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# **COMPENSATION IN CANADIAN INDUSTRY 1988**

**Highlights of Pay Research Bureau  
Surveys on Pay, Benefits and  
Working Conditions in  
Canadian Industry**



**PAY RESEARCH BUREAU**

Public Service Staff Relations Board

CANADA



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PRB Designated Distribution D





This report is PROTECTED - All information provided to the Pay Research Bureau by respondent organizations is treated as strictly confidential. Only organizations specified by the Bureau receive this report. The contents of this report must be given no publicity. Circulation within recipient organizations must be strictly limited to those authorized and concerned with compensation administration.

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## THE PAY RESEARCH BUREAU

### PURPOSE

The Pay Research Bureau, a component of the Public Service Staff Relations Board, is an impartial compensation research agency which was established by the federal government in 1957. The Bureau obtains information on rates of pay, employee earnings, conditions of employment and related practices prevailing both inside and outside the Public Service to meet the needs of the parties to collective bargaining in the Public Service of Canada or, in the case of occupational classes for which no bargaining agent is certified, as may be requested by the employer.

Important goals governing the Pay Research Bureau's activities include the provision of impartial, accurate and timely information while maintaining complete confidentiality of data contributed by our respondents.

### ACTIVITIES

The Bureau collects and reports salary and related data on the majority of the occupational classes found in the Public Service. Most of these classes are included in the Bureau's Automated Compensation Data System where pay data are maintained in a bank of information from which Bureau reports are published. Two major reports, AUTOCODS-I and AUTOCODS-II, provide our clients with pay and related information twice a year. A large number of single occupational class reports are published once a year. In addition, an annual report on a variety of occupational classes in the health sector is issued in the fall.

The Bureau also collects and reports data on the incidence and characteristics of a wide variety of benefits and working conditions. The major benefits and working conditions survey covers three categories of employees (management/professional, office and non-office) and is conducted every two years. Periodically, the Bureau also conducts benefits surveys for specific occupational classes when the type and pattern of coverage is likely to differ from the norm because of peculiarities of the class involved.

While these pay and benefits surveys form the backbone of the Bureau's program, we do survey and publish reports on a variety of related topics. Some are special, one time only projects; others are done on a periodic basis. The Bureau also responds to requests for information from compensation specialists and other interested parties.

### DISTRIBUTION POLICY

Most Bureau reports and documents have restrictions on their distribution because of our commitment to survey respondents regarding the confidential reporting of survey findings. In general, the Pay Research Bureau releases its reports to the appropriate officials of the government, the bargaining agents which represent federal government employees and the organizations participating in our surveys. Some reports issued by the Bureau, which are of a general or summary nature, are also made available to those associated with collective bargaining and compensation determination or research or others where such distribution is deemed to be in the public interest.

### ENQUIRIES

For further information regarding the Pay Research Bureau and its activities, address inquiries to:

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P.O. Box 1525, Station "B"  
Ottawa, Ontario K1P 5V2

Tel: (613) 990-1660





# COMPENSATION IN CANADIAN INDUSTRY

## FOREWORD

This report presents a digest of information resulting from the Pay Research Bureau's surveys of the private sector and other organizations in 1988. I wish to express our appreciation to those organizations which voluntarily contribute to our survey activities.

The objective of this publication is to provide a concise reference for senior officials in the private sector and other organizations who are interested in trends in compensation.

The rates of pay section contains 1988 data for classes in professional, scientific, administrative, technical, general office and operational categories of employment, and recruiting rates for university and community college graduates.

The Bureau conducts a comprehensive survey of employee benefits and conditions of employment effective January 1st every even year. Information from the survey conducted this year is included.


Because information in this report is derived from survey reports published at earlier dates, the same confidentiality criteria apply. This report is labelled PROTECTED - PRB Designated Distribution D. It is available to federal Public Service employers, departments and bargaining agents, participants in Bureau surveys, those associated with collective bargaining and compensation determination or research and others when deemed in the public interest by the Pay Research Bureau. Circulation within recipient organizations must be strictly limited to those authorized and concerned with compensation administration. The contents of this report must be given no publicity, may not be placed on library shelves and may not be reproduced in whole or in part without the permission of the Pay Research Bureau.

This report was prepared by C.J. Bielby. The Rates of Pay portion was supervised by C.-L. Dunlap and directed by C. Bergeron. The Benefits and Working Conditions portion was prepared under the supervision of C. Henderson and the direction of J. MacMillan. The reputation for trust and quality earned by the Bureau is due only to the integrity, dedication and expertise of our staff. Their valued contribution is appreciated.

We are committed to maintaining the Bureau's high standards of quality, accuracy and timeliness, in a spirit of willing service. Please contact us if we can be of assistance.

Ottawa  
December 1988

Joseph T. Cunningham,  
Executive Director.



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## COMPENSATION IN CANADIAN INDUSTRY

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### Rates of Pay





## COMPENSATION IN CANADIAN INDUSTRY

### RATES OF PAY

#### SURVEY METHODS AND SOURCES

##### The Automated Pay Survey Program

The occupational classes included in this report are surveyed using a mechanized data processing system to compute and report the pay survey findings. The data are based on rates of pay and related information for positions which have been analysed and determined as being equivalent to one of the levels described in the occupational class survey specifications. Job matches are determined during on-site personal interviews with organization representatives, and are subsequently monitored to ensure their validity.

Organizations participating in this program are requested to update their data on file twice a year according to a previously agreed upon schedule, in line with the two effective dates of March 1st and August 15th. The only exception to this is for certain classes where data are published only once each year. Data are transmitted on magnetic tape, the preferred method, or on standard eighty-column punched cards or pre-printed coding sheets.

The Bureau publishes information for occupational classes included in the AUTOCODS-I and AUTOCODS-II reports twice yearly, effective as of March 1 and August 15. (AUTOCODS is an acronym for Automated Compensation Data System.) For all other classes the Bureau publishes information by class in separate reports and at various intervals, usually on an annual basis. This report is based on the data in the system as of August 15, 1988.

The Bureau assumes full responsibility for the survey methodology and the contents of this report.

##### Planning and Preparation for the Surveys

Members of the Advisory Committee on Pay Research, representing the Public Service of Canada employers and certified bargaining agents, participated in the development of the survey program at the planning phase well in advance of the field survey visits. Consultations included identification of the survey requirements and discussion regarding survey methodology, occupational class survey specifications, survey questionnaires and the survey samples. The Pay Research Bureau appreciates their co-operation and contribution.

Briefings were conducted to prepare all Compensation Research Officers scheduled to participate in the field work to match jobs and collect information. Each occupational class to be surveyed was studied, and anticipated problems were discussed. Particular emphasis was placed on the presentation, review and discussion of the occupational class survey specifications used for the matching of jobs.

### Organizations Surveyed

The survey samples for the two major rates of pay publications AUTOCODS-I and AUTOCODS-II include 191 and 211 organizations respectively. It should be noted, however, that not all organizations making up the particular sample provide information for all survey classes.

In the case of the AUTOCODS-I report the Bureau has carefully chosen those organizations participating in the program to properly reflect the industrial and regional nature of the employment markets for the eleven classes combined, whereas for the AUTOCODS-II and other rates of pay publications, each class surveyed has traditionally had a separate survey sample reflecting the particular occupational, industrial and regional characteristics of the specific survey class.

### Occupational Class Survey Specifications

Specifications used by the Pay Research Bureau for survey purposes describe duties, responsibilities, functions or qualifications that typically constitute grades or levels of work according to the Public Service of Canada job evaluation plans. There are occupational class survey specifications for each class. All organizations participating in the Bureau's automated pay survey program are provided with, and retain for continuing use, the occupational class survey specifications for all classes for which they contribute.

Survey specifications are not contained in this report, but general group definitions are provided and brief summary level descriptions are included on the appropriate pay pages.

### Matching Jobs to Occupational Class Survey Specifications

The basis for all compensation data and information reported in the rates of pay reports is the job match. Compensation Research Officers personally interviewed organization representatives, usually compensation and industrial relations specialists, to establish new job matches and to review previously established matches. Available job descriptions and information regarding the responding organization's compensation systems and specific jobs were analysed and discussed with the organization's representatives. When the duties and responsibilities of jobs under review were deemed to be equivalent and equal in value to those described as representing a typical level of work in the occupational class survey specifications, a job match was completed. All available information related to the matched jobs, including job descriptions, was obtained to assist Compensation Research Officers in the editing of the subsequent survey returns of the responding organization. The Bureau assumes final responsibility for determining job matches and the data to be included in the survey findings.

### Editing and Analysing the Survey Data

All data input and updates received from responding organizations were carefully edited by computer editing programs during the initial processing phase and subsequently by Compensation Research Officers responsible for the analysis and reporting of the survey findings. In the writing of this report care was taken to ensure that any anomalies and all the information required to fully understand the contents of the report have been adequately described.



### Confidentiality of Survey Data and Reports

The Pay Research Bureau is very conscious of the requirement to protect the confidentiality of survey data contributed voluntarily by participating organizations. Co-operation is based on our commitment to treat all information as strictly confidential. Recipients of our reports are also committed to observing the confidentiality restrictions.

To protect the confidentiality of the survey contributions of any one organization, rates of pay or numbers of observations are not shown where there are fewer than three organizations represented. Similarly the mean rate is not shown where there are fewer than five observations and the quartiles are not shown where there are fewer than ten observations. Such cases are indicated by an asterisk (\*) in the appropriate space.

This report is labelled PROTECTED. It is available to federal employers, bargaining agents and participants in Bureau surveys, those associated with collective bargaining and compensation determination or research and others when deemed in the public interest by the Pay Research Bureau. Circulation within recipient organizations must be strictly limited to those authorized and concerned with compensation administration.

The contents of this report must be given no publicity, may not be placed on library shelves and may not be reproduced in whole or in part without the permission of the Pay Research Bureau.

### Presentation of Data

Special tabulations were made for this report to provide readers with a concise summary of information relating to University and Community College Graduates and 22 traditional survey classes. The report provides an overview of compensation in Canada only and readers should consult individual rates of pay reports when using data for the purposes of analysis and pay determination.

Data are presented for each class by item as follows:

1. Pay Research Bureau SURVEY DATE.
2. The number of OBSERVATIONS provided.
3. The number of ORGANIZATIONS participating.
4. The rates of PAY CHANGE on a yearly basis.
- 5A. The average, 1st quartile and 3rd quartile rate measures by level in annual dollars.
- 5B. If applicable and when available, the average, 1st quartile and 3rd quartile rate measures expressed in annual dollars are presented by year of Bachelor's graduation for the past eight years.
6. Rates of pay variations by region and by industry as a percentage of the CANADA AVERAGE for the class.

7. HOURS OF WORK with a percentage by number of scheduled hours of work per week.
8. The number and percentage of employees covered by COLLECTIVE AGREEMENT.
9. TECHNICAL NOTES which affect the survey findings as published.

#### Definitions of Statistical Measures

- Mean: Sometimes referred to as the weighted average, the arithmetic mean is calculated by multiplying each rate by the number of observations at the rate and dividing the sum of the products by the total number of observations.
- First Quartile (Q1): In a distribution of observations arranged in descending order of value, the first quartile is the point above which 75 per cent and below which 25 per cent of the total observations fall. More precisely, it is the point in the distribution represented by  $3(n + 1)/4$ , where  $n$  is the total number of observations.
- Third Quartile (Q3): In a distribution of observations arranged in descending order of value, the third quartile is the point above which 25 per cent and below which 75 per cent of the total observations fall. More precisely, it is the point in the distribution represented by  $(n + 1)/4$ , where  $n$  is the total number of observations.

#### Notes to Readers

The information for Research Scientists, Translators, and Electronics Technicians and Technologists contains data from the provincial government sector as no separate breakdown is provided for these classes in the regular Pay Research Bureau reports.

Not all levels within a class have been reported. In the initial survey for some classes it was found that insufficient job matches were obtained and therefore no data were sought in future surveys. For other classes, data were sought for all levels, however, due to limited returns no data are published.

The Rates of Pay Change presented in this report are calculated by multiplying the number of observations at each rate and dividing the sum of the products by the total number of observations obtained for each survey year. We thus obtain the percentage change between averages for both survey dates within the same occupational group.

Readers should also be aware that only major technical notes appear on the appropriate pay pages. Detailed technical notes that affect the findings as published are to be found in other more comprehensive Bureau reports.



## OCCUPATIONAL CLASS DESCRIPTIONS

### CHEMISTS

- Analyse, interpret, classify and measure the chemical composition and behaviour of matter.

### COUNSEL

- Prepare contracts, leases and other legal documents; represent litigants; conduct legal research, interpret legislation and provide advice to management.

### ECONOMISTS/STATISTICIANS

- Conduct economic research and surveys; provide quantitative and qualitative information; develop recommendations on the economic aspects of programs and developments.

### ENGINEERS

- Plan, design, construct and maintain physical and chemical processes, systems, structures and equipment; develop and apply engineering standards and procedures.

### PHYSICAL SCIENTISTS

- Analyse, interpret, classify, measure and survey matter and the physical composition and behaviour of earth and space.

### RESEARCH SCIENTISTS

- Conduct fundamental or applied research in the biological or physical sciences or in mathematics.

### COMPUTER SYSTEMS ADMINISTRATORS

- Plan, execute and control data processing services involving the use of computers.

### FINANCIAL ADMINISTRATORS

- Plan, direct, execute and control financial administration programs.

#### INFORMATION OFFICERS

- Conceive, plan, manage and implement information programs using a variety of sound and/or visual media to inform people of the organization's activities; provide advice to management on public relations matters.

#### PURCHASING AGENTS

- Plan, conduct and administer the procurement of goods and services; analyse and evaluate requisitions; negotiate contracts and provide advice on material management.

#### TRANSLATORS

- Translate one language to another in writing or in speech, either simultaneously or consecutively.

#### CLERKS

- Collect, record, arrange, transmit and process information; file and distribute records.

#### DATA PROCESSING (CONVERSION)

- Perform or supervise duties requiring the operation and control of data conversion equipment for the purpose of transferring data from source documents to forms suitable for computer processing.

#### DATA PROCESSING (PRODUCTION)

- Perform or supervise duties requiring the operation, scheduling and control of electronic computers and related peripheral equipment.

#### SECRETARIES

- Provide secretarial assistance to one or more individuals by performing a variety of administrative support functions.

#### STENOGRAPHERS

- Take dictation and transcribe correspondence, reports and other matter from shorthand notes and voice recordings; file, receive visitors, answer telephone enquiries as secondary duties.



TYPISTS

- Type from manuscript, typed or printed copy, or voice recordings; file, receive visitors, answer telephone enquiries as secondary duties.

DRAFTSPERSONS

- Compile data and make maps and charts; draft drawings for documenting and communicating engineering or architectural plans.

ELECTRONICS TECHNICIANS AND TECHNOLOGISTS

- Design, construct, install, inspect, maintain and repair electronic and associated equipment.

TECHNICAL SUPPORT (ENGINEERING AND SCIENTIFIC)

- Conduct analytical, experimental and investigative work in the natural and physical sciences, and design, construct, modify, calibrate, maintain and operate equipment required for these purposes; observe, calculate, record and interpret results of tests and analyses.

LABOURERS (NON-PRODUCTION)

- Perform unskilled manual work associated with maintenance and other non-production activities.

STATIONARY ENGINEERS

- Operate and maintain stationary plants for the generation of heat, electricity or steam, for refrigeration or air conditioning, for sewage treatment and disposal, for water supply and treatment, and for the pumping and storage of liquids in bulk.

AVERAGE SALARY DIFFERENTIALS, ALL CLASSES AND LEVELS  
ENGINEER 3\* = 100%  
AUGUST 15, 1988

<u>CLASS &amp; LEVEL</u>	<u>DIFFERENTIAL IN MEAN RATE: ENGINEER 3* = 100%</u>
Counsel 1	100.7
Counsel 2	155.0
Chemist 1	73.4
Chemist 2	93.0
Chemist 3	112.6
Chemist 4	131.7
Economist-Statistician 1	64.5
Economist-Statistician 2	75.3
Economist-Statistician 3	89.5
Economist-Statistician 4	101.8
Economist-Statistician 5	120.6
Economist-Statistician 6	142.2
Economist-Statistician 7	166.4
Engineer 1	69.2
Engineer 2	82.6
Engineer 3	100.0
Engineer 4	121.1
Engineer 5	142.3
Engineer 6	160.2
Physical Scientist 1	79.4
Physical Scientist 2	101.8
Physical Scientist 3	122.7
Physical Scientist 4	147.3
Physical Scientist 5	178.2
Research Scientist, Physical	120.1
Research Scientist, Biological	112.3
Research Scientist, All	118.7
Computer Systems Administrator 1A	57.9
Computer Systems Administrator 1B	65.0
Computer Systems Administrator 1C	75.8
Computer Systems Administrator 2	92.1
Computer Systems Administrator 3	110.0
Computer Systems Administrator 4	129.6
Computer Systems Administrator 5	154.6

\* The average salary of an Engineer 3 is \$45,489 per annum.



<u>CLASS &amp; LEVEL</u>	<u>DIFFERENTIAL IN MEAN RATE:</u> <u>ENGINEER 3* = 100%</u>
Financial Administrator 2	76.6
Financial Administrator 3	92.0
Financial Administrator 4	112.8
Financial Administrator 5	132.6
Financial Administrator 6-7	155.0
Information Officer 1	59.3
Information Officer 2	76.9
Information Officer 3	84.7
Information Officer 4	103.9
Information Officer 5	128.9
Information Officer 6	142.5
Information Officer 7	160.5
Purchasing Agent 1	67.2
Purchasing Agent 2	78.9
Purchasing Agent 3	93.7
Purchasing Agent 4	110.3
Purchasing Agent 5	131.2
Translator 1	64.7
Translator 2	79.3
Translator 3	94.9
Translator 4	113.3
Clerk 1	38.7
Clerk 2	43.9
Clerk 3	49.1
Clerk 4	56.9
Clerk 5	59.9
Data Processing (CON) 1(1)	40.5
Data Processing (CON) 2	47.2
Data Processing (CON) 3	51.0
Data Processing (CON) 5	67.5
Data Processing (PRO) 2(2)	49.7
Data Processing (PRO) 3	57.6
Data Processing (PRO) 4	64.9
Data Processing (PRO) 5	78.4
Data Processing (PRO) 7	109.0

\* The average salary of an Engineer 3 is \$45,489 per annum.

- (1) Conversion
- (2) Production

<u>CLASS &amp; LEVEL</u>	<u>DIFFERENTIAL IN MEAN RATE:</u> <u>ENGINEER 3* = 100%</u>
Secretary 2	51.9
Secretary 3	58.6
Stenographer 1	42.5
Stenographer 2	51.5
Typist 1	39.2
Typist 2	43.3
Draftspersons 1	47.4
Draftspersons 2	56.9
Draftspersons 3	68.1
Draftspersons 4	78.1
Draftspersons 5	88.4
Draftspersons 6	102.6
Draftspersons 7	108.7
Electronics Technician & Technologist 1	49.5
Electronics Technician & Technologist 2	56.4
Electronics Technician & Technologist 3	69.1
Electronics Technician & Technologist 4	82.4
Electronics Technician & Technologist 5	94.1
Electronics Technician & Technologist 6	104.8
Electronics Technician & Technologist 7	117.8
Technical Support 1	58.9
Technical Support 2	62.0
Technical Support 3	75.5
Technical Support 4	89.7
Technical Support 5	100.4
Labourer, Non-Production	58.6
Stationary Engineer	77.2

\* The average salary of an Engineer 3 is \$45,489 per annum.



CHEMISTS

1. Pay Research Bureau SURVEY DATE: August 15, 1988

2. No. of OBSERVATIONS, CH 1-4: 438

3. No. of ORGANIZATIONS participating, CH 1-4: 36

4. Rates of PAY CHANGE, All Chemists:  
- August 15, 1988 over August 15, 1987: +3.3%

5A. RATES OF PAY, CH 1-4, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
CH 1, Entrance/working level	28650	33391	37143
CH 2, Full working level in a specialty/1st supervisory level	36950	42319	46842
CH 3, Supervisory/senior specialist level	41825	51206	57753
CH 4, Senior supervisory level	54060	59918	66315

5B. MATURITY DATA, CH 1-4, \$ annual:

<u>Year of Bachelor's Graduation</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
1988	*	*	*
1987	26166	27725	27969
1986	*	*	*
1985	*	32629	*
1984	29358	31357	33775
1983	*	35618	*
1982	*	35713	*
1981	*	38433	*

6. Rates of Pay VARIATIONS, All Chemists, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	94.8	Mining	127.8
Quebec	91.2	Manufacturing	96.6
Ontario	98.6	Trans-Comm.	*
Prairies	121.5	Pub. Util.	*
B.C.	115.9	Trade	-
		Fin. & Ins.	-
		Service	95.9

CHEMISTS (Cont.)

7. HOURS OF WORK, All Chemists:

35 hrs/week	14.8%
Over 35 Under 37.5	5.9%
37.5	68.2%
40	6.8%
Other	<u>4.3%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Chemists: 26/438 or 5.9%

9. TECHNICAL NOTES on above data:

- Expired rates: 9 or 2.1%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines
- Dash (-) indicates no data obtained



COUNSEL

1. Pay Research Bureau Survey Date: August 15, 1988
2. No. of OBSERVATIONS, LA 1-2: 772
3. No. of ORGANIZATIONS participating, LA 1-2: 68
4. Rates of PAY CHANGE, All Counsel:  
- August 15, 1988 over August 15, 1987: +3.7%

5A. RATES OF PAY, LA 1-2, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
LA 1, Working level, well established legal principles	36030	45794	52186
LA 2, Working level, complex legal principles/Supervisor, legal section	61376	70513	79000

5B. MATURITY DATA, LA 1-2, \$ annual

<u>Year of Call to the Bar</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
1988	35000	37889	40000
1987	30625	38205	45000
1986	36000	44286	58000
1985	41000	49912	62000
1984	46500	62064	80000
1983	51500	68660	89000
1982	56000	66905	75000
1981	47800	61246	71000
1980	62790	66816	71000
1979	61671	69808	81250

6. Rates of Pay VARIATIONS, All Counsel, (Canada Average: 100.0)

<u>By Region</u>		<u>By Industry</u>	
Atlantic	71.0	Mining	96.3
Quebec	94.4	Manufacturing	120.1
Ontario	108.7	Trans-Comm.	114.8
Prairies	95.9	Pub. Util.	107.2
B.C.	97.0	Trade	*
		Fin. & Ins.	107.9
		Service	93.2

COUNSEL (Cont.)

7. HOURS OF WORK, All Counsel:

35 hrs/week	37.6%
Over 35 Under 37.5	12.4%
37.5	25.8%
40	11.3%
Other	<u>12.9%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Counsel: 1/772 or 0.1%

9. TECHNICAL NOTES on above data:

- Expired rates: 77 or 10.0%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines

ECONOMISTS/STATISTICIANS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, ES 1-7: 476
3. No. of ORGANIZATIONS participating, ES 1-7: 36
4. Rates of PAY CHANGE, All Economists/Statisticians:  
- August 15, 1988 over August 15, 1987: +4.8%
- 5A. RATES OF PAY, ES 1-7, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
ES 1, Entrance level	28275	29326	30050
ES 2, Developmental level	32077	34238	37050
ES 3, Working level	36389	40699	43600
ES 4, Senior working level	42745	46322	49258
ES 5, 1st supervisory/1st specialist level	51474	54860	58178
ES 6, Specialist/section head	60600	64701	69600
ES 7, Advisor/management level	69174	75716	80070

- 5B. MATURITY DATA, ES 1-7, \$ annual:-

<u>Year of Bachelor's Graduation</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
1988	-	-	-
1987	*	*	*
1986	*	29779	*
1985	*	33642	*
1984	*	*	*
1983	32824	35497	37424
1982	36094	37458	39391
1981	*	44890	*

6. Rates of Pay VARIATIONS, All Economists/Statisticians, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	91.4	Mining	*
Quebec	95.7	Manufacturing	118.3
Ontario	97.3	Trans-Comm.	93.6
Prairies	116.0	Pub. Util.	106.8
B.C.	104.6	Trade	-
		Fin. & Ins.	90.1
		Service	98.6



ECONOMISTS/STATISTICIANS (Cont.)

7. HOURS OF WORK, All Economists/Statisticians:

35 hrs/week	18.5%
Over 35 Under 37.5	34.9%
37.5	44.1%
40.0	0.6%
Other	<u>1.9%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Economists/Statisticians: 6/476 or 1.3%

9. TECHNICAL NOTES on above data:

- Expired rates: 0 or 0%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines
- Dash (-) indicates no data obtained

ENGINEERS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, EN 1-6: 23230
3. No. of ORGANIZATIONS participating, EN 1-6: 133
4. Rates of PAY CHANGE, All Engineers:  
- August 15, 1988 over August 15, 1987: +3.1%

5A. RATES OF PAY, EN 1-6, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
EN 1, Entrance level	29500	31469	33018
EN 2, Developmental/working level	34800	37572	40098
EN 3, Full working level	42120	45489	48995
EN 4, 1st supervisory/specialist level	51715	55087	59001
EN 5, Co-ordinator, 2 or more fields/ senior specialist level	60580	64738	68625
EN 6, Management level	65718	72868	79990

5B. MATURITY DATA, EN 1-6, \$ annual:

<u>Year of Bachelor's Graduation</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
1988	28406	30074	32220
1987	30000	31353	32500
1986	31825	33815	35590
1985	32853	35688	37800
1984	35000	37896	40300
1983	37200	40135	42744
1982	40085	43311	46017
1981	42380	45777	48954

6. Rates of Pay VARIATIONS, All Engineers, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	91.7	Mining	102.3
Quebec	99.7	Manufacturing	93.8
Ontario	100.3	Trans-Comm.	95.7
Prairies	100.6	Pub. Util.	110.6
B.C.	101.6	Trade	*
		Fin. & Ins.	*
		Service	99.0

ENGINEERS (Cont.)

7. HOURS OF WORK, All Engineers:

35 hrs/week	24.0%
Over 35 Under 37.5	14.4%
37.5	36.1%
40	18.1%
Other	7.4%
	<u>100.0%</u>

8. COLLECTIVE AGREEMENT coverage, All Engineers: 2704/23230 or 11.6%

9. TECHNICAL NOTES on above data:

- Expired rates: 1134 or 4.9%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines



PHYSICAL SCIENTISTS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, PC 1-5: 1529
3. No. of ORGANIZATIONS participating, PC 1-5: 32
4. Rates of PAY CHANGE, All Physical Scientists:  
- August 15, 1988 over August 15, 1987: +6.4%

5A. RATES OF PAY, PC 1-5, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
PC 1, Entrance/working level	33693	36109	38325
PC 2, Full working level	42600	46310	50118
PC 3, Senior working level	50400	55799	60480
PC 4, 1st supervisory/specialist level	59700	66994	72638
PC 5, Senior supervisory level/ management level	73080	81082	88860

5B. MATURITY DATA, PC 1-5, \$ annual:

<u>Year of Bachelor's Graduation</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
1988	-	-	-
1987	*	30465	*
1986	32472	34169	34700
1985	32292	34149	36000
1984	34818	36747	37800
1983	37297	40246	42624
1982	40020	42804	45120
1981	44403	47834	50136

6. Rates of Pay VARIATIONS, All Physical Scientists, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	78.6	Mining	99.0
Quebec	86.6	Manufacturing	102.5
Ontario	92.9	Trans-Comm.	-
Prairies	103.7	Pub. Util.	105.8
B.C.	94.9	Trade	-
		Fin. & Ins.	-
		Service	98.0

PHYSICAL SCIENTISTS (Cont.)

7. HOURS OF WORK, All Physical Scientists:

35 hrs/week	10.0%
Over 35 Under 37.5	31.1%
37.5	19.1%
40	17.4%
Other	<u>22.4%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Physical Scientists: 11/1529 or 0.7%

9. TECHNICAL NOTES on above data:

- Expired rates: 87 or 5.7%
- Dash (-) indicates no data obtained

RESEARCH SCIENTISTS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, Research Scientists: 1614
3. No. of ORGANIZATIONS participating, Research Scientists: 38
4. Rates of PAY CHANGE, All Research Scientists:  
- August 15, 1988 over August 15, 1987: +5.7%

5A. RATES OF PAY, Research Scientists, \$ annual:

	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
Research Scientists - (Physical)	46200	54620	62190
Research Scientists - (Biological)	46234	51063	58186
Research Scientists - (All)	46234	54016	61004

5B. MATURITY DATA, Research Scientists, \$ annual:

<u>Year of Bachelor's Graduation</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
1984	*	*	*
1983	38587	41012	43276
1982	37600	40265	42610
1981	38525	42438	45842
1980	39112	42599	45188
1979	42075	46492	49410
1978	41604	45118	50494
1977	44206	49197	53100

6. Rates of Pay VARIATIONS, All Research Scientists, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	82.5	Mining	97.7
Quebec	105.3	Manufacturing	102.8
Ontario	99.9	Trans-Comm.	-
Prairies	96.8	Pub. Util.	110.1
B.C.	96.4	Trade	-
		Fin. & Ins.	-
		Service	94.1



RESEARCH SCIENTISTS (Cont.)

7. HOURS OF WORK, All Research Scientists:

35 hrs/week	34.9%
Over 35 Under 37.5	27.4%
37.5	34.5%
40.0	2.0%
Other	<u>1.2%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Research Scientists: 122/1614 or 7.6%

9. TECHNICAL NOTES on above data:

- Expired rates: 12 or 0.7%
- Dash (-) indicates no data obtained
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines

COMPUTER SYSTEMS ADMINISTRATORS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, CS 1-5: 13971
3. No. of ORGANIZATIONS participating, CS 1-5: 156
4. Rates of PAY CHANGE, All Computer Systems Administrators:  
- August 15, 1988 over August 15, 1987: +5.8%
- 5A. RATES OF PAY, CS 1-5, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
CS 1A, Programmer, entrance level	23690	26327	29666
CS 1B, Programmer, developmental level	27000	29581	31800
CS 1C, Programmer, working level/Analyst, developmental level	31500	34490	37560
CS 2, Programmer, senior working level/ Analyst, working level	38532	41908	46101
CS 3, Supervisory/specialist level	45900	50041	53390
CS 4, Management level	53200	58934	64163
CS 5, Senior management level	63410	70344	77325

- 5B. MATURITY DATA, CS 1-5, \$ annual:

<u>Year of Bachelor's Graduation</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
1988	25000	27294	29580
1987	25328	28264	30100
1986	28488	31168	33200
1985	31650	33696	35790
1984	32900	35628	38160
1983	33870	37722	41663
1982	35880	40047	43450
1981	37095	41499	45145

COMPUTER SYSTEMS ADMINISTRATORS (Cont.)

6. Rates of Pay VARIATIONS, All Computer Systems Administrators, Canada  
Average: 100.0

By Region

Atlantic	91.6
Quebec	100.1
Ontario	99.8
Prairies	102.7
B.C.	98.1

By Industry

Mining	105.1
Manufacturing	103.7
Trans-Comm.	103.0
Pub. Util.	106.9
Trade	88.6
Fin. & Ins.	94.4
Service	99.0

7. HOURS OF WORK, All Computer Systems Administrators:

35 hrs/week	17.3%
Over 35 Under 37.5	20.4%
37.5	44.7%
40	9.5%
Other	8.1%
	<u>100.0%</u>

8. COLLECTIVE AGREEMENT coverage, All Computer Systems Administrators:  
1641/13971 or 11.7%

9. TECHNICAL NOTES on above data:

- Expired rates: 819 or 5.9%



FINANCIAL ADMINISTRATORS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, FI 2-7: 6079
3. No. of ORGANIZATIONS participating, FI 2-7: 157
4. Rates of PAY CHANGE, All Financial Administrators:  
- August 15, 1988 over August 15, 1987: +3.1%
- 5A. RATES OF PAY, FI 2-7, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
FI 2, Working level internal auditor/ junior analyst; accountant	30713	34851	38293
FI 3, Working level analyst/accountant	38700	41859	44755
FI 4, Audit leader/section supervisor	47400	51324	54500
FI 5, 1st supervisory level	55405	60301	64100
FI 6/7, Management level	62916	70527	77051

- 5B. MATURITY DATA, FI 2-7, \$ annual:

<u>Year of Bachelor's Graduation</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
1988	*	26243	*
1987	*	33819	*
1986	30600	37117	39924
1985	29985	34789	38010
1984	30600	35237	38685
1983	33660	38003	41820
1982	33300	40619	46600
1981	35580	40125	43220

6. Rates of Pay VARIATIONS, All Financial Administrators, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	90.0	Mining	97.9
Quebec	101.3	Manufacturing	102.3
Ontario	100.8	Trans-Comm.	102.6
Prairies	98.8	Pub. Util.	105.1
B.C.	99.8	Trade	98.7
		Fin. & Ins.	91.9
		Service	97.3

FINANCIAL ADMINISTRATORS (Cont.)

7. HOURS OF WORK, All Financial Administrators:

35 hrs/week	16.9%
Over 35 Under 37.5	25.0%
37.5	31.4%
40	17.0%
Other	9.7%
	<u>100.0%</u>

8. COLLECTIVE AGREEMENT coverage, All Financial Administrators: 338/6079 or 5.6%

9. TECHNICAL NOTES on above data:

- Expired rates: 380 or 6.3%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines
- Dash (-) indicates no data obtained

INFORMATION OFFICERS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, IS 1-7: 940
3. No. of ORGANIZATIONS participating, IS 1-7: 68
4. Rates of PAY CHANGE, All Information Officers:  
- August 15, 1988 over August 15, 1987: +1.6%

5A. RATES OF PAY, IS 1-7, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
IS 1, Entrance/developmental level	*	26990	*
IS 2, Working level	27300	34967	44772
IS 3, Senior working level	33902	38516	43300
IS 4, 1st supervisory/specialist level	42939	47272	52304
IS 5, Senior supervisory/ senior specialist level	52074	58636	64504
IS 6, Management level, medium-size department	58602	64829	69819
IS 7, Management level, large department	68435	73011	78953

6. Rates of Pay VARIATIONS, All Information Officers, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	88.1	Mining	105.4
Quebec	104.2	Manufacturing	107.7
Ontario	100.2	Trans-Comm.	99.4
Prairies	87.4	Pub. Util.	106.7
B.C.	101.3	Trade	80.1
		Fin. & Ins.	92.5
		Service	93.5

7. HOURS OF WORK, All Information Officers:

35 hrs/week	26.3%
Over 35 Under 37.5	27.4%
37.5	18.5%
40	9.9%
Other	<u>17.9%</u>
	100.0%

INFORMATION OFFICERS (Cont.)

8. COLLECTIVE AGREEMENT coverage, All Information Officers: 307/940 or 32.7%

9. TECHNICAL NOTES on above data:

- Expired rates: 272 or 28.9%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines



PURCHASING AGENTS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, PG 1-5: 1493
3. No. of ORGANIZATIONS participating, PG 1-5: 92
4. Rates of PAY CHANGE, All Purchasing Agents:  
- August 15, 1988 over August 15, 1987: +4.5%
- 5A. RATES OF PAY, PG 1-5, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
PG 1, Developmental level	27795	30563	33630
PG 2, Working level buyer	31778	35872	40095
PG 3, Purchasing agent/buyer supervisor	38086	42609	46476
PG 4, Specialist buyer/section head	44268	50163	54500
PG 5, Senior specialist buyer/ head of purchasing	54933	59679	64085

6. Rates of Pay VARIATIONS, All Purchasing Agents, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	88.0	Mining	105.4
Quebec	99.8	Manufacturing	102.3
Ontario	102.9	Trans-Comm.	99.2
Prairies	97.3	Pub. Util.	97.8
B.C.	97.1	Trade	*
		Fin. & Ins.	91.3
		Service	91.8

7. HOURS OF WORK, All Purchasing Agents:

35 hrs/week	16.5%
Over 35 Under 37.5	16.6%
37.5	31.2%
40	22.3%
Other	<u>13.4%</u>
	100.0%

PURCHASING AGENTS (Cont.)

8. COLLECTIVE AGREEMENT coverage, All Purchasing Agents: 317/1493 or 21.2%
9. TECHNICAL NOTES on above data:
  - Expired rates: 54 or 3.6%

TRANSLATORS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, TR 1-4: 514
3. No. of ORGANIZATIONS participating, TR 1-4: 54
4. Rates of PAY CHANGE, All Translators:  
- August 15, 1988 over August 15, 1987: +4.7%
- 5A. RATES OF PAY, All Translators, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
TR 1, Entrance/developmental level	25850	29412	32941
TR 2, Full working level	32579	36070	38860
TR 3, Full working level revisor/ qualified interpreter	40275	43162	45520
TR 4, Section chief/senior interpreter	46516	51558	58783

6. Rates of Pay VARIATIONS, All Translators, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	96.1	Mining	*
Quebec	100.9	Manufacturing	101.6
Ontario	101.9	Trans-Comm.	111.6
Prairies	96.4	Pub. Util.	-
B.C.	-	Trade	90.0
		Fin. & Ins.	98.5
		Service	97.8

7. HOURS OF WORK, All Translators:

35 hrs/week	15.0%
Over 35 Under 37.5	33.3%
37.5	47.6%
40	3.1%
Other	1.0%
	<u>100.0%</u>

8. COLLECTIVE AGREEMENT coverage, All Translators: 118/514 or 23.0%

9. TECHNICAL NOTES on above data:

- Expired rates: 33 or 6.4%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines
- Dash (-) indicates no data obtained

CLERKS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, CR 1-5: 65360
3. No. of ORGANIZATIONS participating, CR 1-5: 162
4. Rates of PAY CHANGE, All Clerks:  
- August 15, 1988 over August 15, 1987: +4.6%
- 5A. RATES OF PAY, CR 1-5, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
CR 1, Detailed procedures, repetitive, one field	15600	17593	19638
CR 2, Well-defined procedures, standardized, 1-3 fields	17160	19973	22572
CR 3, Established procedures, one field, some scope for independent action	19660	22332	25500
CR 4, Established guidelines, 1-3 fields, some scope for independent action	22673	25866	27731
CR 5, 1st supervisory level	24623	27239	29363

6. Rates of Pay VARIATIONS, All Clerks, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	88.6	Mining	114.3
Quebec	105.2	Manufacturing	105.7
Ontario	100.6	Trans-Comm.	110.2
Prairies	93.8	Pub. Util.	112.6
B.C.	100.5	Trade	84.6
		Fin. & Ins.	88.6
		Service	100.6

7. HOURS OF WORK, All Clerks:

35 hrs/week	15.6%
Over 35 Under 37.5	24.8%
37.5	47.2%
40	7.7%
Other	4.7%
	<u>100.0%</u>



CLERKS (Cont.)

8. COLLECTIVE AGREEMENT coverage, All Clerks: 27527/65360 or 42.1%
9. TECHNICAL NOTES on above data:
  - Expired rates: 2710 or 4.1%

DATA PROCESSORS (CONVERSION)

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, DA(CON) 1-3 and 5: 2838
3. No. of ORGANIZATIONS participating, DA(CON) 1-3 and 5: 128
4. Rates of PAY CHANGE, All Data Processors (Conversion):  
- August 15, 1988 over August 15, 1987: +4.2%
- 5A. RATES OF PAY, DA(CON) 1-3 and 5, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
DA(CON) 1, Entrance level	16952	18431	19240
DA(CON) 2, Full working level	19108	21450	23204
DA(CON) 3, Senior working level/lead hand	21168	23197	24600
DA(CON) 5, Supervisory level	27480	30693	33065

6. Rates of Pay VARIATIONS, All Data Processors (Conversion), Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	93.7	Mining	122.5
Quebec	100.8	Manufacturing	111.8
Ontario	97.8	Trans-Comm.	111.3
Prairies	102.3	Pub. Util.	109.5
B.C.	106.8	Trade	90.6
		Fin. & Ins.	93.7
		Service	102.2

7. HOURS OF WORK, All Data Processors (Conversion):

35 hrs/week	8.2%
Over 35 Under 37.5	9.6%
37.5	70.2%
40	6.5%
Other	5.5%
	<u>100.0%</u>

8. COLLECTIVE AGREEMENT coverage, All Data Processors (Conversion): 603/2838 or 21.2%

9. TECHNICAL NOTES on above data:

- Expired rates: 223 or 7.9%

DATA PROCESSORS (PRODUCTION)

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, DA(PRO) 2-5 and 7: 2944
3. No. of ORGANIZATIONS participating, DA(PRO) 2-5 and 7: 148
4. Rates of PAY CHANGE, All Data Processors (Production):  
- August 15, 1988 over August 15, 1987: +5.7%
- 5A. RATES OF PAY, DA(PRO) 2-5 and 7, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
DA(PRO) 2, Working level (peripheral equipment)	19631	22628	24491
DA(PRO) 3, Working level (non-multi-programmed computer)	22895	26201	29463
DA(PRO) 4, Working level (multi-programmed computer)	26160	29528	32396
DA(PRO) 5, 1st supervisory level	31318	35676	38535
DA(PRO) 7, Management level	45755	49588	52493

6. Rates of Pay VARIATIONS, All Data Processors (Production), Canada Average: 100.0

By Region

Atlantic	90.1
Quebec	105.0
Ontario	98.6
Prairies	96.6
B.C.	110.8

By Industry

Mining	104.4
Manufacturing	103.0
Trans-Comm.	112.4
Pub. Util.	112.7
Trade	90.1
Fin. & Ins.	92.7
Service	96.4

7. HOURS OF WORK, All Data Processors (Production):

35 hrs/week	15.1%
Over 35 Under 37.5	12.2%
37.5	53.3%
40	13.6%
Other	5.8%
	<u>100.0%</u>

DATA PROCESSORS (PRODUCTION) (Cont.)

8. COLLECTIVE AGREEMENT coverage, All Data Processors (Production): 615/2944  
or 20.9%
9. TECHNICAL NOTES on above data:
  - Expired rates: 158 or 5.4%



SECRETARIES

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, SCY 2-3: 10659
3. No. of ORGANIZATIONS participating, SCY 2-3: 157
4. Rates of PAY CHANGE, All Secretaries:
  - August 15, 1988 over August 15, 1987: +3.5%

5A. RATES OF PAY, Secretaries, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
SCY 2, Some initiative and judgment required	21034	23593	25668
SCY 3, Moderate initiative and judgment required	23712	26634	28900

6. Rates of Pay VARIATIONS, All Secretaries, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	86.4	Mining	106.3
Quebec	104.3	Manufacturing	106.9
Ontario	100.3	Trans-Comm.	107.3
Prairies	97.5	Pub. Util.	112.1
B.C.	99.2	Trade	91.3
		Fin. & Ins.	93.2
		Service	94.1

7. HOURS OF WORK, All Secretaries:

35 hrs/week	24.4%
Over 35 Under 37.5	10.5%
37.5	48.6%
40	8.0%
Other	8.5%
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Secretaries: 2092/10659 or 19.6%

9. TECHNICAL NOTES on above data:

- Expired rates: 1024 or 9.6%

STENOGRAPHERS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, STN 1-2: 1618
3. No. of ORGANIZATIONS participating, STN 1-2: 53
4. Rates of PAY CHANGE, All Stenographers:  
- August 15, 1988 over August 15, 1987: +2.5%
- 5A. RATES OF PAY, Stenographers, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
STN 1, Common terminology, established format	17136	19321	22096
STN 2, Specialized terminology, selection of format	21150	23423	25816

6. Rates of Pay VARIATIONS, All Stenographers, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	84.2	Mining	*
Quebec	97.4	Manufacturing	111.6
Ontario	110.4	Trans-Comm.	92.9
Prairies	91.7	Pub. Util.	103.7
B.C.	103.2	Trade	*
		Fin. & Ins.	95.6
		Service	93.4

7. HOURS OF WORK, All Stenographers:

35 hrs/week	19.0%
Over 35 Under 37.5	25.2%
37.5	35.3%
40	9.0%
Other	<u>11.5%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Stenographers: 725/1618 or 44.8%

9. TECHNICAL NOTES on above data:

- Expired rates: 172 or 10.6%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines

TYPISTS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, TYP 1-2: 2515
3. No. of ORGANIZATIONS participating, TYP 1-2: 80
4. Rates of PAY CHANGE, All Typists:  
- August 15, 1988 over August 15, 1987: +3.5%
- 5A. RATES OF PAY, Typists, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
TYP 1, Common terminology, established format	16091	17844	19046
TYP 2, Specialized terminology, selection of format	17550	19715	21049

6. Rates of Pay VARIATIONS, All Typists, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	89.1	Mining	112.4
Quebec	101.9	Manufacturing	108.0
Ontario	104.5	Trans-Comm.	105.8
Prairies	94.6	Pub. Util.	107.7
B.C.	100.3	Trade	89.6
		Fin. & Ins.	94.9
		Service	99.0

7. HOURS OF WORK, All Typists:
 

35 hrs/week	23.3%
Over 35 Under 37.5	7.3%
37.5	53.6%
40	5.9%
Other	9.9%
	<u>100.0%</u>

8. COLLECTIVE AGREEMENT coverage, All Typists: 1094/2515 or 43.5%
9. TECHNICAL NOTES on above data:
  - Expired rates: 349 or 13.9%

DRAFTSPERSONS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, DD 1-7: 4136
3. No. of ORGANIZATIONS participating, DD 1-7: 123
4. Rates of PAY CHANGE, All Draftspersons:  
- August 15, 1988 over August 15, 1987: +3.9%

5A. RATES OF PAY, Draftspersons 1-7, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
DD 1, Entrance	19094	21576	24288
DD 2, Developmental/junior working level	22871	25874	29212
DD 3, Full working level	28200	30966	32547
DD 4, Senior working/specialist level	32900	35534	38778
DD 5, 1st supervisory level	36950	40190	42690
DD 6, Senior supervisory level	43015	46693	51515
DD 7, Management level	45777	49453	54375

6. Rates of Pay VARIATIONS, All Draftspersons, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	88.9	Mining	108.3
Quebec	94.8	Manufacturing	101.8
Ontario	104.8	Trans-Comm.	96.6
Prairies	101.7	Pub. Util.	103.4
B.C.	96.9	Trade	84.4
		Fin. & Ins.	108.5
		Service	95.0

7. HOURS OF WORK, All Draftspersons:

35 hrs/week	32.9%
Over 35 Under 37.5	11.4%
37.5	28.7%
40	14.5%
Other	<u>12.5%</u>
	100.0%



DRAFTSPERSONS (Cont.)

8. COLLECTIVE AGREEMENT coverage, All Draftspersons: 2329/4136 or 56.3%
9. TECHNICAL NOTES on above data:
  - Expired rates: 359 or 8.7%

ELECTRONICS TECHNICIANS & TECHNOLOGISTS

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, EL 1-7: 17781
3. No. of ORGANIZATIONS participating, EL 1-7: 61
4. Rates of PAY CHANGE, All Electronics Technicians & Technologists:  
- August 15, 1988 over August 15, 1987: +3.8%
- 5A. RATES OF PAY, Electronics Technicians & Technologists, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
EL 1, Entrance level for post-secondary graduates	20450	22513	24451
EL 2, Junior working level	23857	25674	28000
EL 3, Full working level (maintenance)	28908	31441	34748
EL 4, Full working level (complex maintenance)	34775	37471	38827
EL 5, Shift supervisor/field technician/experimental equipment designer	38532	42812	48679
EL 6, Supervisor/project supervisor/senior designer	42640	47667	53520
EL 7, Manager/senior technical advisor/project co-ordinator	49550	53605	54500

6. Rates of Pay VARIATIONS, All Electronics Technicians & Technologists, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	92.5	Mining	*
Quebec	103.7	Manufacturing	86.6
Ontario	99.1	Trans-Comm.	101.3
Prairies	95.1	Pub. Util.	116.7
B.C.	100.7	Trade	-
		Fin. & Ins.	-
		Service	97.7

ELECTRONICS TECHNICIANS & TECHNOLOGISTS (Cont.)

7. HOURS OF WORK, All Electronics Technicians & Technologists:

35 hrs/week	10.5%
37.5	16.0%
Over 37.5 Under 40	24.6%
40	47.6%
Other	<u>1.3%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Electronics Technicians & Technologists:  
12785/17781 or 71.9%

9. TECHNICAL NOTES on above data:

- Expired rates: 3863 or 21.7%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines
- Dash (-) indicates no data obtained

TECHNICAL SUPPORT (ENGINEERING & SCIENTIFIC)

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS, TS 1-5: 9019
3. No. of ORGANIZATIONS participating, TS 1-5: 99
4. Rates of PAY CHANGE, All Technical Support:  
- August 15, 1988 over August 15, 1987: +4.7%

5A. RATES OF PAY, Technical Support, \$ annual:

<u>Level and Description</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
TS 1, Entrance level for high school graduates	23391	26814	30297
TS 2, Entrance level for post secondary graduates/junior working level	24845	28225	32048
TS 3, Full working level	31200	34357	36930
TS 4, Senior working or specialist level	37512	40808	45638
TS 5, Senior working level in a specialized field	41018	45668	49770

6. Rates of Pay VARIATIONS, All Technical Support, Canada Average: 100.0

<u>By Region</u>		<u>By Industry</u>	
Atlantic	89.2	Mining	94.9
Quebec	105.2	Manufacturing	101.4
Ontario	98.7	Trans-Comm.	100.9
Prairies	98.6	Pub. Util.	107.9
B.C.	96.0	Trade	-
		Fin. & Ins.	-
		Service	89.9

7. HOURS OF WORK, All Technical Support:

35 hrs/week	17.8%
Over 35 Under 37.5	21.0%
37.5	35.1%
40	18.6%
Other	7.5%
	<u>100.0%</u>

TECHNICAL SUPPORT (Cont.)

8. COLLECTIVE AGREEMENT coverage, All Technical Support: 4496/9019 or 49.9%
9. TECHNICAL NOTES on above data:
  - Expired rates: 434 or 4.8%
  - Dash (-) indicates no data obtained



LABOURERS (NON-PRODUCTION)

1. Pay Research Bureau SURVEY DATE: August 15, 1988
2. No. of OBSERVATIONS: 7041
3. No. of ORGANIZATIONS participating: 70
4. Rates of PAY CHANGE, All Labourers (Non-Production):  
- August 15, 1988 over August 15, 1987: +3.7%
- 5A. RATES OF PAY, Labourers (Non-Production), \$ annual:

	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
Labourer (Non-Production)	24835	26670	27896

6. Rates of Pay VARIATIONS, All Labourers (Non-Production), Canada Average: 100.0

By Region

Atlantic	97.2
Quebec	102.4
Ontario	104.2
Prairies	91.7
B.C.	97.5

By Industry

Mining	105.3
Manufacturing	112.3
Trans-Comm.	93.5
Pub. Util.	96.6
Trade	78.0
Fin. & Ins.	*
Service	97.9

7. HOURS OF WORK, All Labourers (Non-Production):

35 hrs/week	0.5%
Over 35 Under 37.5	1.4%
37.5	4.2%
40	92.8%
Other	<u>1.1%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Labourers (Non-Production): 6728/7041 or 95.6%

9. TECHNICAL NOTES on above data:

- Expired rates: 1672 or 23.7%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines

STATIONARY ENGINEERS

1. Pay Research Bureau SURVEY DATE: August 15, 1988

2. No. of OBSERVATIONS: 548

3. No. of ORGANIZATIONS participating: 55

4. Rates of PAY CHANGE, All Stationary Engineers:  
- August 15, 1988 over August 15, 1987: +4.8%

5A. RATES OF PAY, Stationary Engineers, \$ annual:

	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
Stationary Engineer, chief or shift engineer (see technical notes below)	30230	35116	38571

6. Rates of Pay VARIATIONS, All Stationary Engineers, Canada Average: 100.0

By Region

Atlantic	89.9
Quebec	99.4
Ontario	111.6
Prairies	102.5
B.C.	94.5

By Industry

Mining	112.1
Manufacturing	108.0
Trans-Comm.	106.3
Pub. Util.	91.7
Trade	*
Fin. & Ins.	99.2
Service	95.3

7. HOURS OF WORK, All Stationary Engineers:

35 hrs/week	20.1%
Over 35 Under 37.5	1.8%
37.5	18.4%
40	48.9%
Other	<u>10.8%</u>
	100.0%

8. COLLECTIVE AGREEMENT coverage, All Stationary Engineers: 413/548 or 75.4%

9. TECHNICAL NOTES on above data:

- Expired rates: 85 or 15.5%
- Asterisk (\*) indicates no data are presented due to confidentiality guidelines
- Data on this pay page apply to stationary engineers as follows:
  - Chief in a low pressure plant of over 600 registered H. P.
  - Chief in a high pressure plant of 201 to less than 600 registered H. P.
  - Chief in a refrigeration or compressor plant of over 400 registered H. P.
  - Shift engineer in a high pressure plant exceeding 600 registered H. P.

UNIVERSITY & COMMUNITY COLLEGE GRADUATES

1. Pay Research Bureau SURVEY DATE: June 1988
2. No. of OBSERVATIONS: 2763
3. No. of ORGANIZATIONS participating: 71
4. Actual Recruiting Rates CHANGE:  
- June 1988 over June 1987:

University Bachelor's Graduates:	+	1.1%
University Master's Graduates:	-	0.1%
Community College Graduates:	+	5.6%

5A. ACTUAL RECRUITING RATES (monthly):

<u>Type of degree</u>	<u>Q1</u>	<u>Average</u>	<u>Q3</u>
<u>UNIVERSITY BACHELOR'S GRADUATES (All)</u>	2000	2209	2419
Engineering	2400	2476	2500
Computer Science (Honours)	2083	2242	2417
Physical Sciences	1959	2255	2458
Biological Sciences (Honours)	2000	1987	2000
Commerce & Business Admin. (Honours)	1833	1984	2050
Arts	1667	1878	2000
<u>UNIVERSITY MASTER'S GRADUATES (All)</u>	2583	2606	2748
Business Administration	2325	2586	2856
Engineering	2650	2644	2650
<u>COMMUNITY COLLEGE GRADUATES (All)</u>	1833	1955	2083
All Technologies	1875	2016	2187
Business Administration	1667	1810	1899
Computer Programming	1811	1965	2083

UNIVERSITY & COMMUNITY COLLEGE GRADUATES (Cont.)

6. Actual Recruiting Rates VARIATIONS BY INDUSTRY, Canada Average: 100.0

<u>INDUSTRY</u>	<u>BACHELOR'S GRADUATES</u>	<u>MASTER'S GRADUATES</u>	<u>COMMUNITY COLLEGE GRADUATES</u>
Mining	110.0	*	108.7
Manufacturing	108.6	104.4	102.3
Trans-Comm.	104.8	98.8	99.7
Pub. Util.	105.3	*	101.0
Trade	*	*	*
Fin. & Ins.	86.3	110.2	91.2
Service	94.5	95.4	97.0

TECHNICAL NOTES on above data:

- Asterisk (\*) indicates no data are presented due to confidentiality guidelines
- Dash (-) indicates no data obtained





COMPENSATION IN CANADIAN INDUSTRY

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**Benefits and Working Conditions**



## COMPENSATION IN CANADIAN INDUSTRY

### BENEFITS AND WORKING CONDITIONS

#### SURVEY METHODS AND SOURCES

##### The Benefits Survey Program

The Benefits survey program collects and reports information on current practices in the area of benefits and working conditions in Canada. The purpose of the survey is to provide the employers and bargaining agents in the federal Public Service with background information for the determination of benefits and working conditions. Survey reports present narrative and statistical information on the incidence and characteristics of benefits and working conditions, based on samples from industry, selected municipal governments and the ten provincial governments. The effective date of the survey is January 1, 1988.

Survey reports contain information on benefits and working conditions for Management/Professional, Office and Non-Office employees. As well information is presented separately on benefits provided to part-time employees. Two reports are published, one based on the industrial sample and the other based on the provincial government sample and the municipal government sample.

##### Planning and Preparation for the Survey

Members of the Advisory Committee on Pay Research, representing the employers and certified bargaining agents of the Public Service of Canada, participated in the development of the survey program at the planning phase. Consultation included identification of the survey requirements and discussion regarding survey methodology and the content of questionnaires. The Pay Research Bureau appreciates their co-operation and contribution.

Establishments participating in the survey are contacted approximately two months prior to the field visits. Survey questionnaires were sent to them two to three weeks in advance of the scheduled interviews to enable them to become familiar with the content in advance of the survey interview.

Before beginning the field work, a two-week briefing session is held to review the benefits plans and working conditions to be surveyed. Anticipated problems relating to survey content and methodology are discussed.

##### Collection of Data

Field survey work starts in Toronto and after several days of visits, officers meet to discuss problems encountered and to develop consistent approaches for these situations. Subsequently, officers travel across the country, working individually but maintaining contact with the Bureau for co-ordination of interviews and to ensure that technical difficulties are resolved in a consistent manner.

Questionnaires were completed during survey interviews. The Bureau's exception reporting system permits the use of pre-coded questionnaires, requiring only the updating of data from the previous survey and the collection of data for new or revised questions.

### Survey Sample

The original sample used for this survey was developed in 1966 by Statistics Canada using Labour Canada's 1966 Wage Rate Survey as its basis. A method was also provided for the replacement of establishments deleted from the survey in future years using a stand-by list of establishments selected from Statistics Canada's business register.

Until 1976, the sample remained essentially unchanged except for substitutions made using the methodology mentioned above. By 1976 Statistics Canada had changed its business register so that the original replacement methodology was no longer viable.

Sample reviews were conducted prior to the 1978 and 1980 surveys with the objective of maintaining a sample reflective of the industrial and geographic distribution of employment in Canada. At that time, the Bureau contacted employers who had expressed a willingness to participate in the survey. In 1980 a back-up list of establishments was developed to provide for future substitutions to the sample. This list has been kept up-to-date and has been used as required prior to each biennial survey. This has permitted the sample to remain reasonably reflective of the Canadian industrial mosaic.

This survey is conducted on an establishment basis. An establishment is defined as: an entire organization, a single operating unit or part of an organization, or a group of units located in a specific geographic area. Each establishment is clearly identifiable and survey information collected is based on the benefits and working conditions that apply specifically to employees located in the establishment surveyed.

Establishments are selected on the basis of geographic and industrial representativity. However, the ability of a company to provide data on the establishment identified is also a consideration.

The industrial sample currently contains 158 establishments representing seven industrial sectors. There are 14 establishments in the municipal sample and all ten provincial governments participate in the provincial sample. For the latter samples, the entire municipal or provincial administration is considered an establishment.

### Edit, Analysis and Presentation of Survey Data

Completed questionnaires are visually edited by the officers responsible for the analysis of various sections of the survey. Following the visual edit data are input to the database and a series of computer edits are conducted. Accuracy of the returns is assured by comparison with returns from previous surveys. Apparent anomalies or discrepancies are discussed with the officer who completed the questionnaire or with the contact in the establishment surveyed, and are checked against benefit plan literature or collective agreements obtained at the interview.



Working tables and the final tables presented in the main report are then produced. At this stage the tables are thoroughly analyzed both by the responsible officer and an automated edit process. Concurrently, the narrative portion of the report is written to explain the benefits and to provide guidance in the use of individual tables.

Each benefit or working condition is presented in a separate section of the report containing tables and explanatory text. The narrative defines the particular benefit or working condition, and states any pertinent generalities. This is followed by commentary on specific portions of the tables. To the extent possible, data are reported under specific sub-headings.

Report tables consist of two parts: Incidence and Characteristics. Each table begins with the Incidence portion which provides information on the prevalence of the benefit or working condition. This section contains number and percentage columns for both establishments and employees. Information in the "establishment" column refers to the establishments surveyed. Information in the "employees" column refers to the total number of employees in each category for the establishments surveyed; it does not represent the actual number of employees receiving a benefit.

The information presented in the Incidence section is based on the total sample of establishments and employees. An establishment is considered to have a plan or working condition if it is available or applicable to any of the employees within a category. Eligibility is the criterion and not participation. Therefore, if any employee is capable of qualifying for a benefit or is subject to a working condition, a positive incidence is recorded. Where several plans or working conditions apply to different groups of employees within the same category, the plan or condition applying to the greatest number of employees is the one accepted.

The Characteristics section of the table provides information on the nature of the benefit or working condition. In contrast to the Incidence section, only percentage data are shown for establishments and employees in this part of the table. Information is presented in one of two ways. Unless otherwise indicated, information is presented only for establishments that answered positively to the incidence question. Note that where a benefit or working condition is unwritten or informal, it is identified as such in the Incidence section but no information is provided in the Characteristics portion of the table.

Certain percentages, however, are not based on the original incidence; instead they are based on the incidence of a particular characteristic. This format reduces the use of "not applicable" headings throughout the tables. Whenever these "sub-incidence" calculations occur, they are carefully footnoted as follows:

- + Percentages in this characteristic are based on the incidence found in the preceding line(s) bearing an \*.
- ++ Percentages in this characteristic are based on the incidence found in the preceding line(s) bearing a \*\*.



It should be noted that this report presents a synopsis of survey findings published in the 1988 Benefits and Working Conditions report dealing with the Industrial sample. Tables provided in this report are extracts from the original tables, and percentage totals, in many instances, will not necessarily add to 100%.

### Confidentiality of Survey Data and Reports

The Pay Research Bureau is very conscious of the requirement to protect the confidentiality of survey data contributed voluntarily by participating organizations. Only organizations specified by the Pay Research Bureau receive this report, and its use is strictly limited to those authorized and concerned with compensation administration.

### Definitions of Terms

The following definitions are provided to assist users of this report.

Industry:	A group of establishments, i.e. companies or operating units engaged in the same or similar type of economic activity. E.g. Mining, Manufacturing, Trade, Transportation, Finance, Service and Public Administration.
Establishment:	An entire organization, a single operating unit or part of an organization or a group of units located in a specific geographical area. Each establishment is clearly identifiable and survey information provided is based on benefits and working conditions that apply specifically to employees located in the establishment.
Executives:	Officers typically reporting to the presidential level and higher and responsible for the planning, development and implementation of organizational policies. TO BE EXCLUDED FROM THIS SURVEY.
Management Employees:	Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.
Professional Employees:	Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge such as actuarial science, architecture, biology, chemistry, education, law, medicine, or nursing.
Office Employees:	Clerical, stenographic, technical and other general office workers and non-office supervisors above the level of working foremen.

Non-Office Employees: Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.

Organizations Surveyed

The Industrial sample contains 158 establishments of which 149 participated in the current survey. However, not all establishments reported employees in each category. Consequently only 149 establishments are shown in the incidence tables for the Management/Professional and the Office categories, and only 140 establishments are shown for the Non-Office category. In terms of employee coverage, the survey response represents 254,461 employees.

### GROUP LIFE INSURANCE AND RELATED PLANS

Group life insurance plans provide life insurance coverage of a pre-determined amount that is payable to the employee's beneficiary or estate in the event of the employee's death. Dependents' Life Insurance and Post Retirement Insurance may also be offered under Group Life Plans. In addition, the plan may provide the employee with the choice of supplementing the amount of insurance coverage under the basic plan or taking the option of a separate supplementary plan.

In the event of permanent disability, the premium under the group life insurance plan is often waived and the insurance coverage remains in effect. Alternatively, the policy amount or another amount may be paid as a lump sum or in instalments. Such provisions are distinct from any coverage under the Accidental Death and Dismemberment Plan or the Long-Term Disability Plan.

### HIGHLIGHTS OF FINDINGS

- The availability of Group Life and Related Plans in organizations surveyed was found to be almost universal. Only .7% of employers in the Office category and 2.1% in the Non-Office category do not offer company-sponsored group life coverage to their employees. A few employers included in these figures contribute to union-sponsored plans.
- Approximately 60% of employers indicated that Basic Group Life Insurance costs are 100% paid by the employing organization. Only about 1% of employers stated that no employer contribution is made.
- Survey analysis showed that various types of coverage formulae are in place. The "percentage of salary" formula was found to have the highest incidence.
- Of companies having a percent of salary formula, approximately 33% provide coverage of 100% of salary, while 200% of salary is provided by approximately 41% of employers.
- The incidence of a "Uniform Dollar Amount" formula was found to be more prevalent (26.5%) in the Non-Office group. When this formula is present 80% of coverage to Non-Office employees is found to be between \$10,000 and \$25,000.
- A majority of employers stated their plans also define a maximum dollar amount of coverage. The maxima range from \$10,000 to \$1,000,000 with no prevailing value.
- Post-Retirement Life Insurance coverage is provided by approximately 75% of the establishments surveyed. In most cases this is offered at no cost to the employee.
- Approximately 50% of employers offered Dependents' Life Insurance either as an option or as part of the basic plan. Of establishments stating a positive incidence, approximately 68% make no contribution towards the cost of this benefit. Approximately 22% of those



offering Dependents' Life Insurance report the dollar amount of coverage as \$5,000 for spouses and \$2,000 for dependants.

- Supplementary Life Insurance over and above basic Group Life is provided by 66.9% of employers to Management/Professional employees. For Office and Non-Office categories, 61.0% and 47.7% of employers respectively provide this benefit. Of those employers slightly over 60% provide a percentage of salary coverage for supplementary life. The most frequently chosen coverage is 2 or 3 times the salary. The majority of employers offer the spouse a percentage of employee's salary at death. For over 66% of Management/Professional and Office, and 54% of Non-Office recipients it is 25% to 35% of salary.
- Survivor Income Benefit Plans are available to only slightly over 20% of employees covered by the survey, and the number of employers providing this benefit continues to decline for all three categories. For those employers providing the benefit there has been an increase in eligibility and compulsory participation. The number of employers not contributing to the plan has increased approximately 12%.
- The incidence of the availability of the Accidental Death and Dismemberment Insurance was found to be 77.2%, 71.9% and 67.6% of employers for the Management/Professional, Office and Non-Office categories respectively. This represents virtually no change over the 1986 survey findings. Approximately 76.5% of employers having a plan indicated that employee participation is compulsory.
- For Management/Professional and Office employees the most common A.D. & D. formula is found to be a percentage of salary, whereas in the Non-Office group the incidence of "Uniform Amount" and "Percentage of Salary" formulae were approximately equal. A uniform amount of A.D. & D. coverage was provided by 35.1% of establishments for their Non-Office employees. For over 60% of those the uniform amount was \$10,000 to \$20,000.
- Approximately 62% of employers for Management/Professional and Office and 42% of employers for Non-Office employees have a per cent of salary formula as coverage for A.D. & D. For approximately 30% of these employers, the prevailing dollar maximum is in the \$20,000 to \$35,000 range.
- Slightly more than 60% of employers pay 100% of the cost of A.D. & D.
- Business Travel Accident coverage is provided by 57.7% of employers for Management/Professional employees, 50.3% of employers indicated that coverage is also available to Office employees while only 37.1% of employers provide this Benefit to Non-Office employees.
- Uniform coverage amounts of \$50,000 or \$100,000 for Business Travel Accident Insurance are found to be most frequent, whereas for establishments having a per cent of salary formula, the most frequent response is 300% of salary. There is no prevailing maximum.

INDUSTRIAL SECTOR

TABLE 1  
INCIDENCE AND CHARACTERISTICS  
CANADA  
GROUP LIFE INSURANCE AND  
RELATED PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLANS PROVIDED	146	73,165	145	77,226	134	98,053
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	2	238	2	780		
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS	1	122	1	177	3	2,852
PLANS NOT PROVIDED			1	616	3	1,232
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLANS PROVIDED	98.0	99.5	97.3	98.0	95.8	96.0
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS	.0	.0	.7	.2	2.1	2.8
PLANS NOT PROVIDED	.7	.2	.7	.8	2.1	1.2
TYPE OF PLANS PROVIDED						
I BASIC GROUP LIFE INSURANCE PROVIDED:						
* -YES	99.3	99.8	98.0	98.5	94.3	95.2
-NO	.7	.2	.7	.8	2.1	1.2
+II SUPPLEMENTARY GROUP LIFE INSURANCE PLAN PROVIDED:						
-YES	66.9	75.3	61.0	70.8	47.7	36.6
-NO	33.1	24.7	39.0	29.2	52.3	63.4
III SURVIVORS' INCOME BENEFITS PLAN PROVIDED IN ADDITION TO BASIC GROUP LIFE:						
-YES	15.4	27.5	12.8	28.0	10.7	9.9
-NO	84.6	72.5	87.2	72.0	89.3	90.1
IV ACCIDENTAL DEATH AND DISMEMBERMENT PLAN PROVIDED:						
-YES	80.5	66.5	75.2	65.3	69.3	74.1
-NO	19.5	33.5	24.8	34.7	30.0	25.6
V BUSINESS TRAVEL ACCIDENT INSURANCE PLAN PROVIDED:						
-YES	57.7	61.2	50.3	55.4	37.1	40.5
-NO	42.3	38.8	49.7	44.6	62.9	59.5

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*"



## INDUSTRIAL SECTOR

TABLE 2  
INCIDENCE AND CHARACTERISTICS  
CANADA  
GROUP LIFE INSURANCE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
CHARACTERISTICS OF PLANS PROVIDED						
I BASIC PLAN:						
1. EMPLOYEES ELIGIBLE FOR COVERAGE: -ALL EMPLOYEES	100.0	100.0	100.0	100.0	100.0	100.0
2. PARTICIPATION OF ELIGIBLE EMPLOYEES: -COMPULSORY	93.2	95.2	93.2	97.3	92.4	95.5
3. EMPLOYER'S CONTRIBUTION:						
-COMPULSORY PLAN:						
-10% TO 42%	5.4	6.7	5.5	7.8	4.5	3.7
-50%	11.5	15.6	11.6	18.4	12.9	11.9
-60% TO 95%	7.4	11.4	8.9	9.9	9.8	24.8
-100%	60.8	54.0	59.6	55.1	59.1	51.6
-VOLUNTARY PLAN:						
-50% TO 100%	4.7	4.5	4.8	2.3	6.1	4.0
4. FORMULA FOR COVERAGE:						
-UNIFORM AMOUNT	7.4	3.5	9.6	7.2	26.5	25.2
** -PERCENTAGE OF SALARY	79.7	70.6	78.8	75.5	59.8	51.9
++ 5. DETAILS - PERCENTAGE OF SALARY ONLY:						
-100%	31.4	29.2	34.8	49.4	31.6	18.9
-150%	5.9	6.6	9.6	9.3	8.9	11.4
-200%	40.7	23.5	40.0	18.7	43.0	30.7
-250%	5.9	9.8	4.3	5.0	3.8	25.9
-300%	5.1	2.3	3.5	1.7	2.5	1.6
-CHOICE OF PERCENTAGES	7.6	23.3	6.1	13.2	6.3	10.0
6. MAXIMUM COVERAGE - BASIC PLAN:						
-\$10000 TO \$100000	7.4	21.0	14.4	23.5	17.4	18.8
-\$120000 TO \$200000	17.6	13.9	14.4	7.8	10.6	4.5
-\$250000 TO \$300000	14.9	11.1	13.7	12.8	10.6	6.5
-\$350000 TO \$500000	12.2	9.7	11.0	11.6	9.1	15.2
-\$700000 TO \$1000000	7.4	7.3	6.8	6.8	3.0	10.9
-COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS - \$600000 TO \$6000000	5.4	5.7	4.8	3.7	3.8	1.2
-N/A, UNIFORM AMOUNT	7.4	3.5	9.6	7.2	26.6	25.3
-NO MAXIMUM SPECIFIED	27.0	27.2	24.7	26.4	18.9	17.6
II DISABILITY COVERAGE						
COVERAGE FORMULA:						
-PREMIUM WAIVED	66.2	56.2	65.8	50.2	65.2	59.0
-OTHER PROVISIONS	2.7	3.6	2.1	6.9	2.3	9.5
-NO DISABILITY PROVISION UNDER GROUP LIFE	16.9	17.9	15.8	15.6	11.4	4.6
III SUPPLEMENTARY GROUP LIFE INSURANCE:						
1. SUPPLEMENTARY INSURANCE:						
* -PROVIDED	66.9	75.3	61.0	70.8	47.7	36.6
-NOT PROVIDED	33.1	24.7	39.0	29.2	52.3	63.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* "

++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* \* \* "

INDUSTRIAL SECTOR

TABLE 2  
INCIDENCE AND CHARACTERISTICS  
CANADA  
GROUP LIFE INSURANCE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. EMPLOYER'S CONTRIBUTION:						
-CONTRIBUTION	15.2	20.8	13.5	17.0	14.3	13.6
-NO CONTRIBUTION	76.8	73.6	77.5	74.8	77.8	80.0
+ 3. COVERAGE FORMULA:						
-UNIFORM AMOUNT	1.0	.1	.0	.0	6.3	4.3
-PERCENTAGE OF SALARY	62.6	53.7	65.2	57.0	55.6	39.4
-UNIT PURCHASE	26.3	38.3	27.0	39.5	31.7	55.1
+ 4. DETAILS - PERCENTAGE OF SALARY:						
-100%	7.1	2.7	9.0	3.5	7.9	6.9
-200%	7.1	1.3	6.7	1.9	.0	.0
-CHOICE OF PERCENTAGES	44.4	42.9	44.9	50.3	42.9	31.0
-N/A, NOT A PERCENT OF SALARY	37.4	46.3	34.8	43.0	44.4	60.6
+ 5. MAXIMUM SUPPLEMENTARY COVERAGE:						
-\$20000 TO \$200000	25.3	27.8	25.8	35.1	27.0	44.8
-\$210000 TO \$400000	20.2	30.2	18.0	23.3	19.0	14.8
-\$500000 TO \$1000000	12.1	14.1	12.4	6.2	9.5	6.4
-MAXIMUM RELATED TO AMOUNT UNDER THE BASIC PLAN	9.1	4.1	10.1	4.1	6.3	7.1
-N/A, UNIFORM AMOUNT	1.0	.1	.0	.0	6.3	4.3
-COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS	8.1	8.7	7.9	12.9	7.9	8.0
-NO MAXIMUM SPECIFIED	21.2	14.4	23.6	18.0	20.6	11.5
IV DEPENDANTS' LIFE INSURANCE:						
1. INSURANCE AVAILABLE:						
* -UNDER THE BASIC PLAN	14.9	11.4	15.1	12.3	13.6	8.6
* -AS AN OPTIONAL SUPPLEMENT	38.5	50.9	34.9	46.7	31.8	26.3
-N/A, NO DEPENDANTS' LIFE INSURANCE	46.6	37.7	50.0	41.0	54.6	65.1
+ 2. EMPLOYER'S CONTRIBUTION:						
-CONTRIBUTION	27.8	18.5	27.4	20.8	30.0	19.9
-NO CONTRIBUTION	68.4	79.5	68.5	76.5	68.3	75.7
+ 3. COVERAGE FORMULA FOR A SPOUSE:						
-\$1000 TO \$4000	15.2	8.4	17.8	13.1	20.0	15.8
-\$5000	22.8	9.7	23.3	18.4	21.7	19.7
-\$6000 TO \$15000	15.2	20.4	15.1	10.9	13.3	11.9
-VARIABLE AMOUNT	40.5	56.2	37.0	53.9	36.7	48.1
+ 4. COVERAGE FORMULA PER DEPENDENT CHILD:						
-\$500 TO \$10000	62.0	60.2	64.4	64.2	58.3	50.2
-VARIABLE AMOUNT	22.8	27.6	23.3	24.6	25.0	35.3
-N/A, NO COVERAGE	12.7	11.3	9.6	9.2	11.7	12.3
V POST RETIREMENT LIFE INSURANCE:						
1. POST RETIREMENT COVERAGE PROVIDED:						
* -YES	75.0	72.1	72.6	72.9	71.9	77.6
* -YES, BUT ONLY IN EARLY RETIREMENT SITUATIONS	2.0	5.1	2.1	6.6	2.3	2.1
-NO	23.0	22.8	25.3	20.5	25.8	20.3
+ 2. EMPLOYER'S CONTRIBUTION:						
-100%	65.8	59.4	63.3	49.9	61.2	54.2
-FUNDED UNDER BASIC GROUP LIFE AS "PAID UP" INSURANCE	23.7	16.1	24.8	18.3	27.6	37.6
-NO EMPLOYER CONTRIBUTION	3.5	3.0	3.7	4.4	3.1	2.5

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"

INDUSTRIAL SECTOR

TABLE 3  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SURVIVORS' INCOME BENEFITS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	15.4	27.5	12.8	28.0	10.7	9.9
PLAN NOT PROVIDED	84.6	72.5	87.2	72.0	89.3	90.1
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	91.3	95.3	94.7	99.2	100.0	100.0
II PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	56.5	64.2	52.6	33.8	60.0	82.2
-VOLUNTARY	43.5	35.8	47.4	66.2	40.0	17.8
III EMPLOYER'S CONTRIBUTION:						
-CONTRIBUTION	69.6	84.1	63.2	56.9	66.7	90.5
-NO CONTRIBUTION	26.1	15.3	31.6	42.5	26.7	8.7
IV FORMULA FOR MONTHLY BENEFIT PAID TO SPOUSE:						
-FIXED DOLLAR AMOUNT	4.3	1.2	5.3	.2	26.7	33.5
-PERCENTAGE OF SALARY	87.0	91.1	84.2	77.6	60.0	62.9
-VARIABLE PERCENTAGE	8.7	7.7	10.5	22.2	13.3	3.6
V LENGTH OF TIME SPOUSE'S BENEFIT IS PAID:						
-UNTIL DEATH	43.5	27.0	47.4	34.7	33.3	29.5
-COMBINATION OF FACTORS	21.7	51.6	21.1	38.3	33.3	53.6
-UNTIL REMARRIAGE OR DEATH	26.1	15.0	26.3	24.8	20.0	12.0
VI BENEFIT AVAILABLE TO DEPENDENT CHILDREN OR ORPHANS:						
-YES	95.7	99.9	94.7	99.7	93.3	99.5

INDUSTRIAL SECTOR

TABLE 4  
INCIDENT AND CHARACTERISTICS  
CANADA  
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	77.2	65.0	71.9	63.4	67.6	72.6
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
YES, BUT INCLUDED IN THE PRINCIPAL SUM UNDER THE BASIC PLAN	2.0	1.2	2.0	.9	2.2	1.7
PLAN NOT PROVIDED	19.5	33.5	24.8	34.7	30.2	25.7
CHARACTERISTICS OF PLAN PROVIDED						
I BASIC PLAN:						
1. EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	98.3	95.7	99.1	99.5	99.0	99.7
2. PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	75.8	66.9	76.8	60.7	77.3	79.8
-VOLUNTARY	24.2	33.1	23.2	39.3	22.7	20.2
3. EMPLOYER'S CONTRIBUTION:						
-COMPULSORY PLAN:						
-50% TO 95%	11.7	8.6	12.5	8.2	11.3	6.0
-100%	59.2	53.0	58.9	47.7	60.8	69.4
-VARIABLE PERCENTAGE:	4.2	4.8	4.5	3.9	4.1	3.5
-VOLUNTARY PLAN:						
-50% TO 90%	5.0	5.0	4.5	1.6	3.1	.2
-100%	1.7	4.2	1.8	4.4	3.1	5.2
-NO CONTRIBUTION	16.7	23.5	16.1	32.1	16.5	14.8
4. FORMULA FOR COVERAGE IN THE EVENT OF ACCIDENTAL DEATH:						
* -UNIFORM AMOUNT	17.5	12.7	17.9	21.3	35.1	48.0
** -PERCENTAGE OF SALARY	61.7	56.1	62.5	41.7	42.3	33.2
-UNIT PURCHASE	16.7	26.6	15.2	34.4	16.5	15.1
+ 5. DETAILS - UNIFORM AMOUNT:						
-\$10000 TO \$25000	57.1	60.4	60.0	62.1	64.7	73.6
-\$50000 TO \$100000	38.1	36.6	35.0	37.1	14.7	9.8
++ 6. DETAILS - PERCENTAGE OF SALARY:						
-100%	23.0	14.3	24.3	21.1	24.4	37.7
-200%	36.5	30.0	35.7	19.2	29.3	11.2
-300%	10.8	15.0	7.1	6.5	4.9	3.2
-CHOICE OF PERCENTAGES	5.4	4.4	5.7	14.7	7.3	4.9
-EQUAL TO AMOUNT CHOSEN UNDER BASIC GROUP LIFE	5.4	13.1	5.7	13.1	9.8	19.2
7. MAXIMUM COVERAGE - BASIC PLAN:						
-\$10000 TO \$1500000	56.7	61.2	58.0	66.6	49.5	44.9
-COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS	3.3	2.5	3.6	2.1	3.1	1.5
-N/A, UNIFORM AMOUNT	17.5	12.7	17.9	21.3	35.1	48.0
-NO MAXIMUM SPECIFIED	20.0	22.4	17.9	8.2	10.3	4.2

INDUSTRIAL SECTOR

TABLE 4  
INCIDENCE AND CHARACTERISTICS  
CANADA  
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II SUPPLEMENTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE:						
1. SUPPLEMENTARY INSURANCE:						
* -PROVIDED	30.0	31.2	28.6	30.8	21.6	23.6
-NOT PROVIDED	70.0	68.8	71.4	69.2	78.4	76.4
+ 2. EMPLOYER'S CONTRIBUTION:						
-NO CONTRIBUTION	91.7	92.8	90.6	76.6	85.7	47.4
+ 3. MAXIMUM SUPPLEMENTARY COVERAGE AVAILABLE:						
-\$10000 TO \$150000	19.4	11.8	21.9	27.2	23.8	54.1
-\$200000	16.7	18.8	15.6	10.6	19.0	2.1
-\$240000 TO \$250000	30.6	28.5	31.3	35.1	28.6	21.3
-\$300000 TO \$500000	25.0	38.2	21.9	21.2	19.0	22.2

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN ""

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INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN ""



INDUSTRIAL SECTOR

TABLE 5  
INCIDENCE AND CHARACTERISTICS  
CANADA  
BUSINESS TRAVEL ACCIDENT INSURANCE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	57.7	61.2	50.3	55.4	37.1	40.5
PLAN NOT PROVIDED	42.3	38.8	49.7	44.6	62.9	59.5
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE: -ALL EMPLOYEES	98.8	99.8	98.7	99.9	98.1	97.7
II EMPLOYER'S CONTRIBUTION: -100%	98.8	99.7	98.7	99.7	98.1	98.6
III COVERAGE FORMULA IN THE EVENT OF DEATH: -UNIFORM AMOUNT	41.9	40.6	42.7	47.0	53.8	81.6
-PERCENT OF SALARY	40.7	38.5	45.3	46.9	36.5	15.0
IV MAXIMUM AMOUNT OF INSURANCE: -\$80000 TO \$2000000	47.7	40.0	46.7	44.6	40.4	17.2
-N/A, UNIFORM AMOUNT	41.9	43.2	42.7	44.4	51.9	78.2
-NO MAXIMUM	9.3	16.7	9.3	11.0	7.7	4.6
V DISMEMBERMENT AND DISABILITY COVERAGE: -BOTH DISMEMBERMENT AND DISABILITY COVERAGE	51.2	65.4	54.7	67.3	52.0	42.0
-DISMEMBERMENT COVERAGE ONLY	30.2	21.4	29.3	23.5	36.5	46.8
-NOT PROVIDED	18.6	13.2	16.0	9.2	11.5	11.2

## HEALTH INSURANCE PLANS

### PROVINCIAL HEALTH CARE

Under the provisions of the Medical Care Act and the Hospital Insurance and Diagnostic Services Act all provinces are required to provide universal comprehensive medical care to Canadians. The funding of health care programs is borne by the federal and provincial governments by means of a five point formula instituted in 1977, which replaced the 50/50 formula previously in effect. Survey analysis examines the details of employer assistance towards health care premiums in those provinces where direct funding through the levying of premiums exists, namely, Alberta, British Columbia and Ontario. The characteristics mentioned below equate establishments in these three provinces to 100%.

### HIGHLIGHTS OF FINDINGS

- Slightly more than half of the establishments surveyed are located in provinces where health care premiums are required.
- Approximately 95% of employers indicated that premium assistance (in whole or in part) is granted to employees for both individual and family premiums.
- Where premium assistance is available, approximately 60% of employers indicated that 100% is paid for Management/Professional and Office staff while approximately 64% of employers stated 100% is paid for Non-Office employees.
- There are no hospital user fees in any province.

INDUSTRIAL SECTOR

TABLE 6  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PROVINCIAL HEALTH CARE  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB. EMPL.		NUMBER ESTAB. EMPL.		NUMBER ESTAB. EMPL.	
INCIDENCE - NUMBER						
PLAN PROVIDED	149	73,525	149	78,799	140	102,137
CHARACTERISTICS OF PLAN PROVIDED						
	PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
I MAJORITY OF EMPLOYEES LIVING IN PROVINCE WITH DIRECT FINANCING:						
* -YES	57.7	65.4	57.7	64.9	56.4	65.9
+ 1. COST OF PREMIUMS PAID BY EMPLOYER:						
-IN ALBERTA:						
-50%	8.1	13.5	9.3	17.0	7.6	12.3
-60% TO 75%	2.3	4.2	2.3	.9	2.5	1.9
-100%	3.5	4.2	2.3	.2	2.5	.5
-NO EMPLOYER CONTRIBUTION	1.2	.5	1.2	.5	.0	.0
-IN BRITISH COLUMBIA:						
-50%	1.2	1.7	1.2	2.5	2.5	2.5
-60% TO 75%	.0	.0	3.5	4.9	2.5	2.9
-100%	11.6	5.3	9.3	3.2	8.9	7.8
-NO EMPLOYER CONTRIBUTION	2.3	1.6	1.2	.1	1.3	.0
-IN ONTARIO FOR INDIVIDUALS:						
-25% TO 40%	5.8	7.3	4.7	10.5	3.8	.3
-50%	5.8	3.1	5.8	5.2	3.8	1.6
-58% TO 90%	8.1	19.3	7.0	15.9	5.1	4.7
-100%	44.3	35.9	45.2	34.7	53.1	57.2
-FLAT \$ AMOUNT	2.3	1.3	3.5	1.7	1.3	1.2
-NO EMPLOYER CONTRIBUTION	3.5	2.1	3.5	2.7	5.1	7.1
-IN ONTARIO FOR FAMILIES:						
-25% TO 40%	7.0	8.5	5.8	13.1	5.0	.5
-50%	5.8	3.1	5.8	5.2	3.8	1.6
-58% TO 90%	2.3	5.2	2.3	2.1	1.3	.5
-100%	42.9	35.4	44.0	33.3	53.1	57.2
-FLAT \$ AMOUNT	2.3	1.3	3.5	1.7	1.3	1.2
-NO EMPLOYER CONTRIBUTION	3.5	2.1	3.5	2.7	5.1	7.1

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

## SUPPLEMENTARY HEALTH INSURANCE PLANS

Supplementary Health Insurance plans provide coverage for health care costs that are not covered by the applicable provincial health care programs or cover costs in excess of provincial coverage. Salient details of survey findings are noted below with supporting statistical data.

### HIGHLIGHTS OF FINDINGS

- Survey results showed that 3.4% of employers reporting for Management/Professional and Office employees do not provide supplementary health care coverage. For Non-Office employees, 3.7% of employers stated that no supplementary plans are available.
- The majority of employers provide coverage to employees on hiring and within three months of employment coverage is extended to approximately 92% of employees.
- Approximately 3% of employers make no contribution towards the cost of Supplementary Health Insurance.
- Approximately 60% of employers indicated that 100% of the premium cost for major medical/surgical, prescribed drug and hospitalization costs are company paid. The remaining 40% of employers pay a portion of the premium costs of these benefits.
- For major medical/surgical benefits approximately 25% of employers reported that there is no deductible. A slightly lesser percent reported no deductible for prescribed drugs whereas approximately 66% of employers stated that no deductible exists for hospitalization.
- Survey results showed that the plans of slightly more than 45% of employers have no co-insurance factor for major medical/surgical benefits and 54% for prescribed drugs, i.e. costs are paid 100% by the plan after the required deductible has been paid. Close to 50% of employers reported that their plans cover 80% to 90% of costs.
- The majority of employers surveyed specified no maximum coverage. Approximately 45% identified a maximum dollar amount of coverage, the maxima ranging from \$5,000 per year to \$1,000,000 per lifetime.

INDUSTRIAL SECTOR

TABLE 7  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	95.3	98.0	95.2	96.5	96.3	97.0
PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.4	1.0	.0	.0
PLAN NOT PROVIDED	3.4	1.7	3.4	2.5	3.7	3.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	66.7	76.5	62.2	62.9	55.4	38.0
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENTS OF:						
-1 TO 2 MONTHS	10.4	4.5	9.8	5.8	11.5	13.1
-3 MONTHS	19.4	13.6	23.8	24.5	26.9	39.6
-5 TO 12 MONTHS	3.5	5.4	4.2	6.8	5.4	9.0
II NATURE OF PARTICIPATION IN PLAN:						
-COMPULSORY	68.8	59.8	68.5	58.3	68.5	75.0
-VOLUNTARY	30.6	39.2	30.8	40.9	30.8	23.6
III MAJOR MEDICAL/SURGICAL BENEFITS:						
* -PROVIDED	99.3	99.9	98.6	99.8	96.2	98.8
BENEFIT COVERAGE:						
+ 1. PHYSIOTHERAPY:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	92.3	94.3	91.5	87.3	88.8	81.5
-COVERED BY SUPPLEMENTARY PLAN ONLY	4.9	2.7	5.0	2.9	5.6	1.7
+ 2. CHIROPRACTIC TREATMENTS:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	54.5	47.5	55.3	48.4	52.8	59.5
-COVERED BY SUPPLEMENTARY PLAN ONLY	35.0	24.6	34.8	25.5	33.6	21.0
-NO COVERAGE	1.4	3.3	1.4	2.4	2.4	5.8
+ 3. PRIVATE NURSING SERVICES:						
-COVERED BY SUPPLEMENTARY PLAN ONLY	97.2	96.9	97.2	98.9	96.8	98.6
-NO COVERAGE	2.8	3.1	2.8	1.1	3.2	1.4
+ 4. AMBULANCE SERVICES:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	41.3	45.8	40.4	47.0	41.6	48.3
-COVERED BY SUPPLEMENTARY PLAN ONLY	58.7	54.2	58.9	52.9	57.6	49.7
+ 5. DENTAL TREATMENTS NECESSITATED BY AN ACCIDENTAL BLOW TO THE MOUTH:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	96.5	95.9	95.7	91.0	96.0	91.6
-PROVINCIAL COVERAGE ONLY	3.5	4.1	4.3	9.0	4.0	8.4
+ 6. ORTHOPAEDIC APPLIANCES:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	29.4	23.2	29.1	18.8	28.8	24.9
-COVERED BY SUPPLEMENTARY PLAN ONLY	65.7	71.8	65.2	66.1	66.4	68.4
-NO COVERAGE	2.8	2.9	3.5	8.9	3.2	6.6

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"



INDUSTRIAL SECTOR

TABLE 7  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 7. ARTIFICIAL LIMBS:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	76.9	73.1	76.6	72.9	78.4	77.9
-COVERED BY SUPPLEMENTARY PLAN ONLY	19.6	21.5	19.9	20.6	19.2	20.3
-NO COVERAGE	.7	.2	.7	.2	.8	.3
+ 8. PROSTHETIC DEVICES (OTHER THAN ARTIFICIAL LIMBS):						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	74.8	73.9	75.2	76.2	76.0	76.5
-COVERED BY SUPPLEMENTARY PLAN ONLY	18.2	21.1	18.4	19.8	18.4	20.3
-NO COVERAGE	2.1	.5	2.1	1.0	1.6	.3
+ 9. HEARING AIDS:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	16.8	10.8	16.3	10.2	16.0	13.1
-COVERED BY SUPPLEMENTARY PLAN ONLY	44.8	51.4	44.7	43.5	45.6	44.9
-NO COVERAGE	21.0	22.1	21.3	28.1	21.6	28.0
+ 10. OPTOMETRY:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	33.6	36.9	33.3	30.5	32.0	42.6
-COVERED BY SUPPLEMENTARY PLAN ONLY	5.6	5.0	5.7	3.2	6.4	4.3
-PROVINCIAL COVERAGE ONLY	55.2	47.2	55.3	55.8	57.6	46.3
-NO COVERAGE	5.6	10.9	5.7	10.5	4.0	6.8
+ 11. TREATMENTS PROVIDED OUTSIDE OF CANADA:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	97.9	97.9	97.2	93.2	95.2	87.7
-PROVINCIAL COVERAGE ONLY	2.1	2.1	2.8	6.8	4.8	12.3
+ 12. PRESCRIPTION EYEGLASSES:						
** -COVERED BY SUPPLEMENTARY PLAN ONLY	49.0	44.9	48.9	41.0	48.0	66.7
-NO COVERAGE	51.0	55.1	51.1	59.0	52.0	33.3
++ A. CONTACT LENSES INCLUDED IN PLAN COVERAGE:						
-YES	94.3	98.9	94.2	98.4	93.3	98.1
+ 13. PODIATRY:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	47.6	35.7	48.2	40.8	45.6	51.2
-COVERED BY SUPPLEMENTARY PLAN ONLY	33.6	27.5	32.6	27.3	32.0	20.3
-NO COVERAGE	7.0	6.0	7.8	6.1	8.0	9.3
+ 14. PSYCHOLOGY:						
-COVERED BY SUPPLEMENTARY PLAN ONLY	82.5	77.0	82.3	82.9	80.0	83.9
-NO COVERAGE	17.5	23.0	17.7	17.1	20.0	16.1

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## INDUSTRIAL SECTOR

TABLE 7  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV PRESCRIBED DRUGS COVERAGE:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	13.2	11.3	13.3	12.6	13.1	12.2
-COVERED BY SUPPLEMENTARY PLAN ONLY	86.8	88.7	86.7	87.4	86.2	87.7
V HOSPITALIZATION (COST OF PRIVATE OR SEMI-PRIVATE ROOM):						
-PROVIDED	99.3	100.0	98.6	99.9	97.7	92.3
VI DOCTORS' FEES (EXTRA BILLING):						
-PRIVATE INSURANCE COVERAGE PROHIBITED BY PROVINCIAL LAW	22.2	19.2	22.4	23.7	22.3	23.1
-NO PROVINCIAL EXTRA BILLING	77.8	80.8	77.6	76.3	77.7	76.9
VII EMPLOYER'S CONTRIBUTION:						
1. MAJOR MEDICAL/SURGICAL BENEFITS:						
-COMPULSORY PLAN:						
-FIXED PERCENTAGE:						
-22% TO 45%	.7	.3	1.4	.9	3.1	5.3
-50%	4.9	3.7	5.6	9.3	5.4	8.0
-60% TO 90%	4.9	5.0	4.9	2.3	5.4	1.8
-100%	53.5	46.5	51.7	42.3	49.2	59.4
-VARIABLE PERCENT	3.5	4.7	2.8	3.9	3.1	.8
-VOLUNTARY PLAN:						
-FIXED PERCENTAGE:						
-NO EMPLOYER CONTRIBUTION	2.1	4.8	2.8	6.5	3.1	3.2
-50%	7.6	13.7	7.7	9.8	8.5	5.3
-60% TO 95%	6.9	12.5	7.7	11.2	6.9	7.9
-100%	10.4	5.5	8.4	6.5	8.5	6.5
-VARIABLE PERCENT	1.4	.7	1.4	1.1	1.5	.1
2. PRESCRIBED DRUGS:						
-COMPULSORY PLAN:						
-FIXED PERCENTAGE:						
-50%	4.9	3.7	5.6	9.3	5.4	8.0
-60% TO 80%	4.9	5.0	5.6	2.4	6.2	1.8
-100%	53.5	46.5	52.4	42.4	50.8	59.9
-VARIABLE PERCENT	3.5	4.7	2.8	3.9	3.1	.8
-VOLUNTARY PLAN:						
-FIXED PERCENTAGE:						
-NO EMPLOYER CONTRIBUTION	2.1	4.8	2.8	6.5	3.1	3.2
-50%	7.6	13.7	7.7	9.8	8.5	5.3
-60% TO 75%	5.6	12.5	6.3	11.2	5.4	4.9
-100%	10.4	5.5	8.4	6.5	8.5	6.5
-VARIABLE PERCENT	1.4	.7	1.4	1.1	1.5	.1
3. HOSPITALIZATION:						
-COMPULSORY PLAN:						
-FIXED PERCENTAGE:						
-50%	4.9	3.7	5.6	9.3	5.4	8.0
-60% TO 90%	4.9	5.0	4.9	2.3	5.4	1.6
-100%	54.2	48.3	51.7	41.6	50.0	51.9
-VARIABLE PERCENT	2.8	2.0	2.8	3.9	3.1	.8
-VOLUNTARY PLAN:						
-FIXED PERCENTAGE:						
-NO EMPLOYER CONTRIBUTION	2.1	4.8	2.8	6.5	3.8	3.3
-50%	7.6	13.7	7.7	9.8	8.5	5.3
-60% TO 75%	5.6	12.5	6.3	11.2	5.4	4.9
-100%	11.1	6.5	9.1	7.3	9.2	7.9
-VARIABLE PERCENT	1.4	.7	1.4	1.1	1.5	.1

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

INDUSTRIAL SECTOR

TABLE 7  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VIII DEDUCTIBLE AMOUNTS PER EMPLOYEE AND PER FAMILY:						
1. MAJOR MEDICAL/SURGICAL BENEFITS:						
-PER FAMILY:						
- \$15 TO \$25	22.9	30.5	23.1	32.5	25.4	34.5
-PER INDIVIDUAL AND PER FAMILY:						
-INDIVIDUAL/FAMILY:						
- \$10 \$20	13.9	8.3	14.0	5.8	12.3	9.5
- \$25 \$25	8.3	6.7	8.4	13.8	6.2	5.5
- \$25 \$50	16.7	23.4	16.1	16.3	17.7	19.3
-NO DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	26.4	23.9	25.9	25.5	26.2	26.2
2. PRESCRIBED DRUGS:						
-PER FAMILY	2.1	.2	2.1	.2	1.5	.7
-PER INDIVIDUAL AND PER FAMILY	2.8	.2	2.8	.5	2.3	.6
-PER PRESCRIPTION	6.3	1.6	6.3	1.2	10.0	5.5
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	65.3	74.1	65.7	72.7	62.3	63.9
-NO DEDUCTIBLE	22.2	22.9	21.7	24.1	21.5	28.8
3. HOSPITALIZATION:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	22.9	14.3	23.1	13.3	23.1	23.8
-NO DEDUCTIBLE	65.3	66.6	65.0	65.9	68.5	65.0
IX CO-INSURANCE:						
1. PERCENTAGE OF MAJOR MEDICAL/SURGICAL EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID:						
-80%	36.1	38.7	37.1	41.6	40.0	42.8
-90%	11.1	14.5	9.1	10.7	8.5	10.1
-100%	47.9	42.6	48.3	39.0	45.4	45.4
-VARIES WITH BENEFIT	2.8	3.0	2.8	7.9	1.5	.2
2. PERCENTAGE OF PRESCRIBED DRUGS EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID:						
-80%	31.3	36.2	32.2	44.9	33.8	29.1
-90%	11.8	18.4	10.5	12.1	8.5	11.8
-100%	54.2	41.4	53.8	38.3	54.6	56.6
3. PERCENTAGE OF HOSPITALIZATION EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID:						
-SEMI-PRIVATE ROOM ONLY COVERED AT:						
-100%	16.0	17.5	15.4	16.6	13.1	9.8
-SEMI-PRIVATE OR PRIVATE ROOM COVERED AT:						
-80% TO 93%	5.6	6.2	5.6	10.1	5.4	7.5
-100%	18.1	23.4	18.2	20.5	15.4	17.7
- \$50 TO \$75	2.8	5.7	2.8	5.9	2.3	9.4
-SEMI-PRIVATE ROOM FULLY PAID WITH PRIVATE ROOM COVERED AT:						
-80% TO 90%	9.7	10.7	9.1	14.7	8.5	5.9
- \$4 TO \$50	11.8	11.0	11.9	7.7	10.8	7.5
-EQUIVALENT AMOUNT TOWARD PRIVATE ROOM WITH SEMI-PRIVATE COVERED AT:						
-100%	30.6	23.0	30.8	22.4	35.4	27.0

INDUSTRIAL SECTOR

TABLE 7  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
X MAXIMUM COVERAGE PER INDIVIDUAL:						
1. MAJOR MEDICAL/SURGICAL BENEFITS:						
-PER YEAR (\$5000 TO \$25000)	3.5	1.7	4.2	6.0	4.6	3.0
-PER PERIOD (2 OR 3 YEARS)	8.3	5.0	7.7	4.3	8.5	16.6
-PER ILLNESS (\$15000)	.7	.0	.7	.0	.8	.1
-PER LIFE (\$5000 TO \$1000000)	28.5	32.7	28.7	28.9	29.2	36.1
-VARIES WITH BENEFIT	.7	.1	.7	.1	.8	.0
-NO MAXIMUM SPECIFIED	56.3	59.5	55.2	59.2	52.3	42.8
2. PRESCRIBED DRUGS:						
-MAXIMUM PAYABLE INCLUDED IN THE MAJOR MEDICAL/SURGICAL BENEFITS MAXIMUM	37.5	33.6	38.5	37.8	37.7	50.0
-NO MAXIMUM SPECIFIED	60.4	61.2	59.4	57.7	59.2	47.8
3. HOSPITALIZATION:						
-MAXIMUM PAYABLE INCLUDED IN THE MAJOR MEDICAL/SURGICAL BENEFIT MAXIMUM	18.8	21.8	19.6	23.8	19.2	21.1
-PER DISABILITY (70 TO 365 DAYS)	4.2	4.9	4.2	4.1	7.7	7.0
-NO MAXIMUM SPECIFIED	77.0	73.3	75.5	72.0	71.5	64.4
XI RETIRED EMPLOYEES SUPPLEMENTARY HEALTH COVERAGE:						
* -SAME AS ACTIVE EMPLOYEES	45.1	48.3	44.1	49.5	37.7	39.6
* -REDUCED LEVEL OF COVERAGE	20.1	21.0	20.3	25.0	19.2	24.8
* -SAME BUT ONLY IN EARLY RETIREMENT SITUATIONS UP TO AGE 65	6.3	11.1	5.6	10.3	6.2	12.4
-COVERAGE NOT AVAILABLE	27.8	19.2	29.4	14.7	36.2	23.0
+ 1. EMPLOYER'S CONTRIBUTION TO PREMIUM COST:						
-SAME AS ACTIVE EMPLOYEES	68.9	74.6	67.0	62.3	67.1	66.4
-HIGHER PERCENTAGE DIFFERENCE	13.6	13.1	15.0	13.5	17.1	12.4
-LOWER PERCENTAGE DIFFERENCE	1.9	.9	2.0	.6	1.2	.8
-NO EMPLOYER CONTRIBUTION	14.6	10.2	15.0	18.1	14.6	20.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
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## DENTAL CARE PLANS

Highlights of the incidence and characteristics of Dental Care plans are identified below accompanied by supporting statistical information.

### HIGHLIGHTS OF FINDINGS

- In the organizations surveyed some form of Dental Care coverage is available to 85.3% of Management/Professional, 85.7% of Office and 87.2% of Non-Office employees. This represents little change since last surveyed.
- Where plans exist, close to 100% of employers indicated that this benefit is available to all employees within the organization. In about 50% of these cases, a service requirement of 3 to 12 months is required before coverage is in force; for Non-Office approximately 66% have a service requirement, usually of 3 months.
- For a majority of employees (approximately 80%), participation in employer-sponsored plans is compulsory.
- Survey results revealed that close to 85% of plans include major restorative coverage and approximately 50% of employers cover orthodontic treatments for all three employee categories.
- Virtually 100% of employers make contributions towards the cost associated with basic dental coverage, of which 65% indicated that the full cost is employer paid. On the other hand approximately 55% reported paying the full cost for major restorative coverage and approximately 33% contribute the entire cost for orthodontic coverage.
- Approximately 75% of employers indicated that no deductible is required before basic dental services are paid.
- Virtually 100% of organizations offering Basic, Restorative and Orthodontic services have some sort of co-insurance in place. Survey analysis showed that the predominant (60%-70%) fee schedule on which co-insurance is based is the current fee schedule for the various provincial jurisdictions. Less than 20% of respondents use other than current or current minus one as their fee schedule.
- Approximately 63% of plans identify maximum dollar amounts of benefit entitlement for basic dental treatments, while a larger percentage identify maxima for restorative and orthodontic work.
- Approximately 40% of establishments provide some form of dental coverage for their retired employees. For 80% of those employers the premium contribution rate is the same as for active employees.



INDUSTRIAL SECTOR

TABLE 8  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	88.6	85.3	86.6	85.7	77.8	87.2
PLAN PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.2	2.9	2.5
PLAN NOT PROVIDED	10.1	14.4	11.4	13.1	19.3	10.3
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	50.8	59.0	45.8	42.0	32.1	34.0
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENT OF:						
-1 MONTH	6.7	2.6	6.9	4.1	7.3	1.8
-3 MONTHS	21.6	19.5	23.7	25.3	30.3	34.8
-6 TO 12 MONTHS	20.9	18.9	21.4	27.3	27.5	28.1
II NATURE OF PARTICIPATION IN PLAN:						
-COMPULSORY	49.3	53.0	48.9	53.7	51.4	52.9
-COMPULSORY ONLY IF NOT COVERED BY SPOUSE'S PLAN	20.1	27.3	20.6	28.2	22.9	25.9
-VOLUNTARY	29.9	19.5	29.8	17.9	24.8	21.2
III BENEFIT COVERAGE:						
PREVENTIVE AND BASIC TREATMENTS						
1. MAXIMUM NUMBER OF RECALL EXAMINATIONS PAID PER YEAR:						
-TWO	93.3	96.3	90.8	91.6	89.9	85.8
2. COMPLETE FULL MOUTH SERIES OF X-RAYS:						
-YES, ONCE EVERY:						
-12 MONTHS	6.0	3.0	6.1	3.9	6.4	9.5
-24 MONTHS	50.0	53.3	48.1	45.5	47.7	48.8
-36 MONTHS	32.1	21.9	32.8	31.5	31.2	28.0
-YES, BUT NO MINIMUM WAITING PERIOD	8.2	18.6	9.9	18.2	11.9	13.5
3. BITE WING X-RAYS:						
-YES, ONCE EVERY 6 MONTHS	59.7	59.7	58.8	51.5	56.9	49.5
-YES, ONCE EVERY 9 TO 12 MONTHS	6.7	3.7	7.6	5.7	7.3	7.3
-YES, BUT NO MINIMUM WAITING PERIOD	17.9	24.5	18.3	31.6	19.3	24.2
-NOT COVERED	5.2	3.7	5.3	4.7	5.5	6.7
4. AMALGAM, SILICATE, ACRYLIC AND COMPOSITE RESTORATIONS (FILLINGS):						
-COVERED	100.0	100.0	100.0	100.0	100.0	100.0
5. REMOVAL OF ERUPTED AND IMPACTED TEETH (ORAL SURGERY):						
-COVERED	100.0	100.0	100.0	100.0	100.0	100.0
6. ENDODONTICS (ROOT CANAL THERAPY):						
-COVERED	95.5	95.6	94.7	97.5	92.7	95.7

INDUSTRIAL SECTOR

TABLE 8  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
7. PERIODONTICS (TREATMENT OF GUMS):						
-YES, COVERED WITHOUT RESTRICTION	70.2	69.2	67.9	70.4	62.4	66.2
-YES, WITH RESTRICTIONS	11.9	11.7	13.0	15.1	15.6	13.1
-YES, BUT OCCLUSAL EQUILIBRATION EXCLUDED	15.7	17.1	15.3	11.6	17.4	17.4
-NOT COVERED	2.2	2.0	3.8	2.9	4.6	3.3
8. GENERAL ANESTHESIA:						
-COVERED	88.1	86.4	88.5	89.5	88.1	90.3
9. ORAL HYGIENE INSTRUCTION:						
-YES, ONCE EVERY:						
-6 MONTHS	19.4	24.7	18.3	25.0	18.3	21.1
-12 MONTHS	6.7	7.3	6.9	14.6	7.3	14.5
-YES, BUT NO MINIMUM WAITING PERIOD	23.1	18.3	22.9	18.0	24.8	15.9
-NOT COVERED	47.8	48.5	48.9	41.6	47.7	48.2
10. RELINE/REBASE OF DENTURES:						
-YES, ONCE PER PERIOD	27.6	24.5	27.5	16.1	28.4	26.0
-YES, BUT NO MINIMUM WAITING PERIOD	64.9	70.1	64.9	81.4	65.2	72.7
-NOT COVERED	7.5	5.4	7.6	2.5	6.4	1.3
11. CLEANING, SCALING, FLUORIDE TREATMENTS:						
-YES, ONCE EVERY 6 MONTHS	74.6	77.1	71.8	75.3	72.5	68.9
-YES, OTHER WAITING PERIOD	8.2	7.0	8.4	5.4	8.3	6.6
-YES, BUT NO MINIMUM WAITING PERIOD	10.4	8.1	13.0	11.8	11.9	18.9
-NOT COVERED	.7	.0	.8	.1	.9	.3
12. SPACE MAINTAINERS, MOUTH GUARDS:						
-SPACE MAINTAINERS ONLY	53.7	44.6	54.2	44.9	51.4	46.4
-BOTH SPACE MAINTAINERS AND MOUTH GUARDS	23.9	31.8	23.7	35.1	24.8	31.2
-NOT COVERED	20.9	20.3	20.6	17.7	22.0	20.7
MAJOR RESTORATIVE TREATMENTS						
13. CROWNS:						
-COVERED	88.8	84.4	86.3	82.7	79.8	76.9
14. INLAYS:						
-COVERED	80.6	77.5	77.9	76.7	72.5	69.5
15. PROSTHODONTICS (COMPLETE AND PARTIAL DENTURES AND FIXED BRIDGES):						
-YES, ONCE EVERY 3 TO 5 YEARS	61.2	61.5	59.6	60.6	56.9	54.2
-YES, BUT NO MINIMUM WAITING PERIOD	25.4	21.2	24.4	20.9	22.9	25.3
-NOT COVERED	13.4	17.3	16.0	18.5	20.2	20.5
16. ORTHODONTIA:						
-ALL FAMILY MEMBERS	32.1	41.4	31.3	30.1	31.2	30.2
-DEPENDANTS WITH LIMITATION	23.9	18.7	21.4	17.3	20.2	27.2
-NOT COVERED	43.3	38.4	46.6	47.7	48.6	42.6

INDUSTRIAL SECTOR

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INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV EMPLOYER'S CONTRIBUTION:						
1. PREVENTIVE AND BASIC TREATMENTS:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-50%	3.7	4.7	3.1	2.8	4.6	2.8
-60% TO 90%	9.7	17.3	9.9	20.6	13.8	16.9
-100%	50.7	54.9	51.1	52.5	51.4	58.1
-VARIABLE %	2.2	1.9	2.3	3.9	2.8	.1
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-50%	6.7	8.1	6.9	4.4	6.4	4.1
-60% TO 87%	6.7	2.3	8.4	3.5	4.6	1.6
-100%	13.4	6.6	11.5	4.6	12.8	15.5
-VARIABLE %	1.5	.2	1.5	.3	.9	.0
2. MAJOR RESTORATIVE TREATMENTS:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-NO EMPLOYER CONTRIBUTION	1.5	1.2	.0	.0	.0	.0
-42% TO 90%	11.2	11.0	12.2	17.5	15.6	16.3
-100%	44.8	50.3	42.7	42.9	43.1	47.7
-VARIABLE %	3.0	2.0	3.1	3.9	2.8	.1
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-50%	6.7	8.1	6.9	4.4	6.4	4.1
-60% TO 87%	5.2	2.2	6.9	3.2	3.7	1.5
-100%	12.7	6.6	10.7	4.5	10.1	12.0
-VARIABLE %	1.5	.2	1.5	.3	.9	.0
-NO MAJOR RESTORATIVE COVERAGE	9.7	15.5	12.2	17.0	16.5	18.3
3. ORTHODONTIA:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-NO EMPLOYER CONTRIBUTION	1.5	1.2	.0	.0	.0	.0
-50% TO 90%	7.5	9.0	7.6	12.3	10.1	13.0
-100%	28.4	35.1	26.7	24.8	26.6	31.8
-VARIABLE %	.7	.8	.8	1.9	.9	.1
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-50%	3.7	6.7	3.1	1.9	3.7	.9
-60% TO 87%	3.0	1.7	3.8	1.4	1.8	.4
-100%	7.5	3.9	6.9	3.4	6.4	11.2
-VARIABLE %	1.5	.2	1.5	.3	.9	.0
-NO ORTHODONTIC COVERAGE	43.3	38.4	46.6	47.7	48.6	42.6
V ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY:						
1. PREVENTIVE AND BASIC TREATMENTS:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	5.2	7.5	4.6	5.6	3.7	1.5
-DEDUCTIBLE VARIES	21.6	11.0	20.6	12.2	17.4	11.4
-NO DEDUCTIBLE	73.2	81.5	74.8	82.2	78.9	87.1

INDUSTRIAL SECTOR

TABLE 8  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. MAJOR RESTORATIVE TREATMENTS:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR PREVENTIVE CARE	14.9	8.8	14.5	8.8	11.0	9.3
-DEDUCTIBLE INCLUDED IN THE DEDUCTIBLE FOR MAJOR MEDICAL/ SURGICAL BENEFITS	6.7	7.5	5.3	5.5	3.7	1.3
-DEDUCTIBLE VARIES	6.0	5.3	6.1	8.2	8.3	6.9
-NO DEDUCTIBLE	61.2	62.7	60.3	59.9	58.7	63.5
-NO MAJOR RESTORATIVE COVERAGE	10.4	15.5	13.0	17.0	17.4	18.9
3. ORTHODONTIA:						
-DEDUCTIBLE INCLUDED ELSEWHERE	14.9	11.3	13.0	7.6	9.2	6.3
-NO DEDUCTIBLE FOR ORTHODONTIA	38.8	47.8	37.4	39.3	40.4	51.0
-NO ORTHODONTIA COVERAGE	44.0	39.3	47.3	48.0	48.6	42.6
VI CO-INSURANCE:						
1. PERCENTAGE OF BASIC DENTAL SERVICES PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID:						
-1988 FEE SCHEDULE:						
-100%	26.1	29.6	24.4	18.9	26.6	36.1
-80%	18.7	13.7	21.4	20.9	18.3	11.0
-1987 FEE SCHEDULE:						
-100%	17.9	13.1	17.6	11.8	17.4	12.0
-80%	9.7	8.3	8.4	4.5	5.5	1.1
-OTHER FEE SCHEDULE	14.2	13.4	16.8	22.8	23.9	35.2
2. PERCENTAGE OF MAJOR RESTORATIVE EXPENSES PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID:						
-1988 FEE SCHEDULE:						
-100%	3.0	1.0	2.3	.4	1.8	1.7
-75% TO 90%	8.2	13.7	6.9	7.7	5.5	9.5
-50% TO 60%	34.3	36.6	33.6	36.6	31.2	27.6
-1987 FEE SCHEDULE:						
-100%	2.2	.5	2.3	2.8	2.8	1.2
-60% TO 80%	9.0	5.5	8.4	3.1	6.4	3.8
-OTHER FEE SCHEDULE	11.2	7.2	13.0	11.9	16.5	23.5
-NO MAJOR RESTORATIVE COVERAGE	9.7	15.5	12.2	17.0	17.4	18.9
3. PERCENTAGE OF ORTHODONTIC EXPENSES PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID:						
-1988 FEE SCHEDULE:						
-100%	.7	.1	.8	.2	.0	.0
-75% TO 90%	1.5	1.3	.0	.0	.9	.3
-50%	29.1	39.1	28.2	30.9	27.5	31.8
-1987 FEE SCHEDULE:						
-100%	.7	.3	.8	1.3	.9	.0
-60%	1.5	.1	1.5	.2	1.8	.5
-50%	16.4	14.9	14.5	8.6	11.9	6.8
-OTHER FEE SCHEDULE	5.2	4.4	6.1	6.3	8.3	18.1
-NO ORTHONDIC COVERAGE	43.3	38.4	46.6	47.7	48.7	42.5

INDUSTRIAL SECTOR

TABLE 8  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
4. POLICY ON FEE SCHEDULE USED:						
-CURRENT FEE SCHEDULE	70.9	65.6	67.9	62.3	59.6	56.2
-CURRENT MINUS ONE YEAR	9.7	11.6	9.2	13.4	9.2	7.1
-DETERMINED THROUGH NEGOTIATION OR COLLECTIVE BARGAINING	.7	.1	3.8	3.7	8.3	12.0
-NO POLICY, FEE SCHEDULE UPDATED ON AN AD HOC BASIS	17.2	22.3	17.6	20.2	20.2	23.3
VII MAXIMUM AMOUNT OF COVERAGE PER YEAR:						
1. PREVENTIVE AND BASIC DENTAL SERVICES:						
- \$500 TO \$900	3.7	4.9	3.1	3.4	3.7	6.8
- \$1000	33.6	23.6	34.4	19.5	36.7	28.0
- \$1100 TO \$1900	10.4	8.5	9.2	7.7	8.3	7.5
-NO MAXIMUM SPECIFIED	37.3	44.4	37.4	52.5	36.7	44.3
2. MAJOR RESTORATIVE TREATMENTS:						
-MAXIMUM ANNUAL AMOUNT INCLUDED IN AMOUNT STATED FOR PREVENTIVE CARE	53.7	49.4	52.7	40.1	49.5	43.0
- \$500 TO \$3000	14.2	11.4	14.5	17.1	14.7	20.2
-NO MAXIMUM SPECIFIED	20.1	22.9	18.3	25.2	15.6	17.8
-NO MAJOR RESTORATIVE COVERAGE	10.4	15.5	13.0	17.0	18.3	19.0
3. ORTHODONTIA:						
-MAXIMUM ANNUAL AMOUNT INCLUDED IN AMOUNT STATED FOR BASIC DENTAL CARE	7.5	3.4	6.9	2.7	5.5	.9
-LIFETIME MAXIMUM BETWEEN \$1000 AND \$1500 PER INDIVIDUAL	29.9	26.2	29.0	26.3	24.8	44.5
-NO MAXIMUM SPECIFIED	2.2	6.7	.0	.0	.9	.3
-NO ORTHODONTIC COVERAGE	43.3	38.4	46.6	47.7	48.6	42.6
VIII RETIRED EMPLOYEES:						
1. DENTAL CARE COVERAGE AVAILABLE TO RETIRED EMPLOYEES:						
* -SAME AS ACTIVE EMPLOYEES	25.4	39.6	25.2	42.0	23.9	26.6
* -REDUCED LEVEL OF COVERAGE	4.5	3.9	4.6	6.0	4.6	6.3
* -EARLY RETIREMENT SITUATIONS TO AGE 65	11.2	13.0	10.7	16.5	11.0	11.8
-NOT AVAILABLE	58.9	43.5	59.5	35.5	60.5	55.3
+ 2. EMPLOYER'S CONTRIBUTION TO PREMIUM COST:						
-SAME AS ACTIVE EMPLOYEES	81.8	89.2	79.2	80.5	76.7	82.1
-NO EMPLOYER CONTRIBUTION	10.9	7.2	13.2	16.8	14.0	16.1

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* "



### SALARY CONTINUATION PLANS

Details on the incidence and the characteristics of the different types of plans which provide sick or injured employees, who are temporarily incapable of working, with some form of revenue. Those plans which are drawn up according to a formal policy of the employer or a written agreement between the employer and the employees, are presented under one of the following types of short-term disability plans:

Formal paid sick leave plans,  
Sickness indemnity plans, and  
Combined formal paid sick leave and sickness insurance plans.

Also included in this section are details on the incidence and characteristics of L.T.D. plans.

- Over 96% of employers surveyed provided sickness benefits to Management/Professional, Office and Non-Office employees.
- The most common type of short-term disability benefit plan was found to be the employer-sponsored Formal Paid Sick Leave Plan. Sickness Indemnity Insurance Plans were the next most prevalent for Non-Office employees, whereas Combined Plans were the next most prevalent for Management/Professional and Office staff.

### FORMAL PAID SICK LEAVE PLANS

A formal paid sick leave plan is a self-insured, employer-financed and administered plan to which the employer is committed in writing; the employer assumes the full cost of the plan and all the risks it entails in required payments. Formal paid sick leave plans usually involve crediting or allocating a certain number of days to an employee, to use as sick leave for non-occupational accidents or illnesses. Sick leave credits may be cumulative or non-cumulative.

- For establishments representing 99.8% of Management Professional, 94.1% of Office and 75.1% of Non-Office employees there is no waiting period for benefits for a non-occupational accident or illness.
- Most plans provide sick leave credits which are non-cumulative. Where accumulation of credits is allowed, approximately 60% of establishments reported annual accumulation of 15 to 20 days.
- Upon termination of employment, some sick leave plans provide compensation for unused sick leave credits. This was found to be the case for approximately 10% of plans covering Management/ Professional and Office staff, and 20% of plans covering Non-Office employees.

- Sick leave is provided at 100% of salary by 41.2% of employers reporting for Management/Professional employees. Corresponding figures for Office and Non-Office employees are 34.2% and 39.4% of employers respectively. Responses from the remaining establishments show that the per cent of salary while on sick leave varied either by length of absence, length of service or a combination of these factors.

#### SICKNESS INDEMNITY INSURANCE PLANS

Sickness indemnity plans are income protection plans usually provided through an insurance company or outside agency. The employer either pays all or part of the cost of the premium and the insurance company or outside agency assumes the risk for required benefit payments.

- Sickness Indemnity Insurance coverage was found to be in effect for Non-Office employees in 26.7% of the establishments surveyed. Only a small percentage of employers reported having such plans in place for Management/Professional (5.5%) and Office (6.2%) staff.
- A majority of employers, 88.8% for Non-Office employees, 88.9% for Office and 100.0% for Management/Professional indicated that costs are 100% employer paid and all others indicated partial contributions.
- Typical plans have no waiting period for accidents and three to five days for illness. Waiting periods are stated in working or calendar days. Employer responses of 62.5% for Management/ Professional, 44.5% for Office and 2.8% for Non-Office employees was "no waiting period".
- A majority of plans express the benefit payment as a per cent of salary. Where payment is expressed as a dollar amount analysis showed that the most common weekly benefit ranged from \$270 to \$339. No employers use this method for Management/Professional employees and only 11.1% for Office but 38.9% of employers use a dollar amount for Non-Office employees.
- Most plans provide benefit payments for a maximum of 26 weeks.

#### COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY PLANS

A combined formal paid sick leave and sickness indemnity plan is a composite of two types of plans: a self-insured, employer-financed portion and an insurance portion usually obtained through an outside agency.

- Only 12.1%, 16.8% and 20.0% of employers for the categories of Management/Professional, Office, and Non-Office respectively provide a combined plan.
- The majority of these plans provide non-cumulative leave based on a per year entitlement with the most common provision being 6 to 12 days.

- The typical plan has no waiting period for accidents and variable waiting periods for illness.
- The majority of employers provide payments as a percentage of earnings and the payment generally falls in the range of 67% to 85% of salary.

#### LONG-TERM DISABILITY PLANS

Long-Term Disability Plans (LTD) provide income to employees who are unable to work at their own occupations for extended periods of time as a result of disability.

#### HIGHLIGHTS OF FINDINGS

- Long-Term Disability Plans are available to 96.6% of Management/Professional employees, 89.9% of Office employees and 78.6% of Non-Office employees. Where plans exist approximately 84% of employers indicated that employee participation is compulsory.
- More than 50% of the employers surveyed stated that 100% of the cost of LTD is employer paid. Only 25.7% of employers indicated that no contribution is made for Management/Professional employees while the percentage for Office and Non-Office is 23.2% and 11.4% respectively.
- Of the establishments surveyed 52.1% indicated a waiting period of 26 weeks for Management/Professional employees. The corresponding figures for Office and Non-Office employees are 49.3% and 43.6% respectively. The per cent of employers having waiting periods of less than 26 weeks stands at 28.5%, 29.8% and 26.3% respectively for the three employee categories.
- A majority of LTD plans provide for payment of amounts based on a percentage of salary formula, and the highest incidences were found at 60%, 67% and 70% of salary. Under "Maximum Monthly Benefit Payable" \$5000 is the most frequent observation.
- Of establishments having Long-Term Disability Plans, an average of 73.4% had not adjusted LTD benefits to compensate for cost-of-living increases for Management/Professional and Office employees, while 71.8% indicated no adjustment for the Non-Office group. For establishments which did adjust LTD benefits, the majority did so based on CPI movement and the majority of adjustments were between 1% and 4%.
- Approximately 95% of LTD plans provide totally and permanently disabled employees with benefit payments until normal retirement age.

INDUSTRIAL SECTOR

TABLE 9  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SHORT TERM DISABILITY PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	145	73,217	145	78,486	135	99,602
PLAN NOT PROVIDED	4	308	4	313	5	2,535
TOTAL NUMBER	114	73,525	149	78,799	140	102,137
INCIDENCE - PERCENTAGE						
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
PLAN PROVIDED	97.3	99.6	97.3	99.6	96.4	97.5
PLAN NOT PROVIDED	2.7	.4	2.7	.4	3.6	2.5
CHARACTERISTICS OF PLANS PROVIDED						
I TYPE OF SHORT TERM DISABILITY PLAN PROVIDED TO THE MAJORITY OF EMPLOYEES IN EACH CATEGORY:						
-A FORMAL PAID SICK LEAVE PLAN	82.1	87.0	76.6	79.2	52.6	45.9
-A SICKNESS INDEMNITY INSURANCE PLAN	5.5	5.0	6.2	4.1	26.7	41.3
-A COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE PLAN	12.4	8.0	17.2	16.7	20.7	12.8



TABLE 10  
INCIDENCE AND CHARACTERISTICS  
CANADA  
FORMAL PAID SICK LEAVE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	79.9	86.6	74.5	78.8	50.7	44.7
PLAN NOT PROVIDED	20.1	13.4	25.5	21.2	49.3	55.3
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE UNDER THE PLAN:						
-ALL EMPLOYEES	56.3	63.5	49.5	40.6	42.3	37.2
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENT OF 3 MONTHS	37.0	33.5	44.1	53.6	52.1	60.6
II TYPE OF SICK LEAVE CREDITS PROVIDED BY PLAN:						
* -CUMULATIVE	10.1	14.3	14.4	19.8	22.5	37.6
** -NON-CUMULATIVE	85.7	80.6	80.2	77.0	71.8	57.4
1. CUMULATIVE LEAVE:						
+ A. ANNUAL RATE OF ACCUMULATION:						
-IN WORKING DAYS:						
- 6 TO 12 DAYS	8.3	.1	12.5	1.6	18.8	28.9
-15 TO 20 DAYS	83.4	86.7	62.5	47.2	56.3	29.2
-VARIES WITH SERVICE WITH A MAXIMUM	8.3	13.2	18.8	49.4	18.8	39.6
+ B. MAXIMUM ACCUMULATION ALLOWED:						
-120 TO 130 DAYS	16.7	24.1	.0	.0	6.3	.4
-150 TO 176 DAYS	25.0	33.0	25.0	27.9	25.0	24.1
-180 TO 261 DAYS	25.0	36.2	37.4	29.8	31.1	16.9
-520 DAYS	.0	.0	6.3	31.0	6.3	24.0
-NO MAXIMUM SPECIFIED	33.3	6.7	31.3	11.3	31.3	34.6
2. NON-CUMULATIVE LEAVE:						
++ A. BASIS OF ENTITLEMENT:						
-PER YEAR	13.7	9.7	12.4	8.2	11.8	10.6
-PER ILLNESS	80.4	82.9	78.7	82.6	80.4	59.9
-PER YEAR AND PER ILLNESS	4.9	6.9	7.9	8.9	7.8	29.5
++ B. ENTITLEMENT PER YEAR:						
-85 TO 130 DAYS	5.9	7.3	3.4	1.7	3.9	.3
-VARIES WITH SERVICE WITH A MAXIMUM	5.9	2.1	7.9	6.1	5.9	9.4
-N/A, PER ILLNESS ENTITLEMENT	80.4	82.9	78.7	82.6	80.4	59.9
-N/A, BOTH PER YEAR AND PER ILLNESS	4.9	6.9	7.9	8.9	7.8	29.5
+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN ""						
++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN ""						



INDUSTRIAL SECTOR

TABLE 10  
INCIDENCE AND CHARACTERISTICS  
CANADA  
FORMAL PAID SICK LEAVE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ C. ENTITLEMENT PER ILLNESS:						
- 75 TO 85 DAYS	12.7	19.0	13.5	19.5	21.6	15.0
-130 DAYS	41.2	33.6	41.6	41.8	29.4	16.8
-260 DAYS	7.8	20.0	4.5	11.5	9.8	17.7
-VARIES WITH SERVICE WITH A MAXIMUM	13.7	5.7	16.9	7.8	15.7	9.3
-N/A, PER YEAR ENTITLEMENT	13.7	9.7	12.4	8.2	11.8	10.6
-N/A, BOTH PER YEAR AND PER ILLNESS	4.9	6.9	7.9	8.9	7.8	29.5
III PLAN HAS BOTH CUMULATIVE AND NON- CUMULATIVE SICK LEAVE CREDITS:						
* -YES	4.2	5.1	5.4	3.2	5.6	5.0
-NO	95.8	94.9	94.6	96.8	94.4	95.0
IV PERCENTAGE OF BASE PAY WHILE ON SICK LEAVE:						
-100%	41.2	58.4	34.2	47.0	39.4	50.7
-VARIES WITH LENGTH OF ABSENCE WITH A MINIMUM %	9.2	4.1	9.9	5.4	5.6	4.8
-VARIES WITH SERVICE WITH A MINIMUM %	6.7	7.4	7.2	5.7	8.5	2.8
-VARIES WITH BOTH LENGTH OF ABSENCE AND SERVICE, WITH A MINIMUM %	42.0	29.7	47.7	41.7	36.6	34.7
V COMPENSATION FOR UNUSED SICK LEAVE CREDITS:						
-NON-CUMULATIVE LEAVE:						
-NO COMPENSATION	84.0	80.4	77.5	75.9	67.6	56.5
-CUMULATIVE LEAVE:						
* -UPON RETIREMENT	.8	1.6	.9	.7	1.4	1.7
* -UPON RETIREMENT, RESIGNATION, INVOLUNTARY SEVERANCE OR DEATH	2.5	2.1	3.6	4.0	9.9	9.2
-NO COMPENSATION	6.7	10.6	9.9	15.1	11.3	26.8
-BOTH CUMULATIVE AND NON-CUMULATIVE LEAVE:						
* -COMPENSATION	.8	.2	1.8	.6	2.8	1.0
-NO COMPENSATION	3.4	4.9	3.6	2.6	2.8	4.0
+ 1. PORTION OF UNUSED SICK LEAVE CREDITS FOR WHICH EMPLOYEES ARE COMPENSATED UPON RETIREMENT:						
-STATED AS PERCENTAGE:						
-10% TO 25%	20.0	4.7	14.3	2.6	20.0	5.1
-40%	20.0	40.9	14.3	13.0	10.0	14.4
-100%	20.0	.4	28.5	26.7	30.0	19.6
-STATED AS A PERCENTAGE, WITH A MAXIMUM OF 6 MONTHS' PAY	20.0	4.9	14.3	7.0	20.0	21.3
-OTHER FORMULA USED	20.0	49.1	28.6	50.7	20.0	39.6
+ 2. PERCENTAGE OF BASE PAY AT RETIREMENT USED TO COMPENSATE FOR UNUSED SICK LEAVE CREDITS:						
-25% TO 50%	.0	.0	.0	.0	20.0	6.1
-100%	80.0	99.6	71.4	73.3	60.0	75.5
-% VARIES	20.0	.4	28.6	26.7	20.0	18.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* "

++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* \* "

INDUSTRIAL SECTOR

TABLE 11  
INCIDENCE AND CHARACTERISTICS  
CANADA  
LONG TERM DISABILITY PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	95.3	96.9	88.6	84.3	78.6	76.7
PLAN PROVIDED UNDER FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.1	1.4	1.7
PLAN NOT PROVIDED	3.4	2.8	9.4	14.6	20.0	21.6
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	63.9	65.3	59.0	57.8	52.7	47.3
* -SOME EMPLOYEES	36.1	34.7	41.0	42.2	47.3	52.7
+ ELIGIBILITY REQUIREMENTS:						
-LENGTH OF SERVICE:						
-1 TO 2 MONTHS	11.5	11.7	7.3	2.5	11.5	5.1
-3 MONTHS	46.2	30.9	49.1	51.8	42.3	25.0
-6 MONTHS	11.5	15.0	10.9	10.7	15.4	9.1
-12 MONTHS	21.2	11.9	18.2	7.5	9.6	23.5
-24 TO 48 MONTHS	3.8	2.4	5.5	11.6	11.5	24.1
-60 MONTHS	1.9	27.8	1.8	14.3	3.8	3.0
II NATURE OF PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	83.3	87.6	84.3	88.4	85.5	93.2
-VOLUNTARY	16.0	12.4	14.9	11.5	13.6	6.7
III EMPLOYER'S CONTRIBUTION:						
-COMPULSORY PLAN:						
-50%	6.3	7.0	6.7	4.8	7.3	4.5
-60% TO 75%	5.6	7.6	6.0	4.5	6.4	7.4
-100%	48.6	53.7	50.0	56.9	56.4	72.9
-NO EMPLOYER CONTRIBUTION	17.4	14.0	15.7	18.4	10.9	4.1
-VOLUNTARY PLAN:						
-50%	2.1	.2	2.2	.5	.9	.0
-56% TO 90%	2.8	4.2	3.0	6.3	2.7	1.0
-100%	2.1	5.4	1.5	1.9	4.5	4.7
-NO EMPLOYER CONTRIBUTION	8.3	2.6	7.5	2.7	5.5	1.1
IV WAITING PERIOD FOR BENEFITS PAID UNDER THIS PLAN:						
-12 TO 17 WEEKS	25.7	15.6	27.6	25.7	22.7	11.2
-26 WEEKS	52.1	47.6	49.3	44.3	43.6	32.7
-52 WEEKS	8.3	24.6	6.7	13.6	18.2	43.0
-VARIES WITH SICK LEAVE ENTITLEMENT ACCUMULATED UNDER A FORMAL PAID SICK LEAVE PLAN	3.5	3.5	4.5	4.9	2.7	2.1
-VARIES WITH SERVICE	2.1	1.5	2.2	3.7	.9	.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

## INDUSTRIAL SECTOR

TABLE 11  
INCIDENCE AND CHARACTERISTICS  
CANADA  
LONG TERM DISABILITY PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V COVERAGE DURING WAITING PERIOD:						
-BY A FORMAL PAID SICK LEAVE PLAN AND/OR A SICKNESS INDEMNITY PLAN FOR THE FULL PERIOD	78.5	80.5	73.1	82.2	70.9	79.7
-TO THE EXTENT OF ENTITLEMENT UNDER A FORMAL PAID SICK LEAVE PLAN AND/ OR A SICKNESS INDEMNITY PLAN	18.1	14.3	23.1	13.2	26.4	18.9
VI RATE OF PAY DURING WAITING PERIOD:						
-FULL PAY FOR FULL PERIOD	25.7	42.0	14.9	28.5	9.1	6.3
-PARTIAL PAY FOR FULL PERIOD	1.4	.1	3.0	2.5	28.2	48.1
-VARIABLE PAY FOR FULL PERIOD	51.4	40.2	55.2	53.4	33.6	25.3
-FULL PAY TO EXTENT OF ENTITLEMENT	9.0	11.2	9.7	6.4	11.8	13.2
-VARIABLE PAY TO EXTENT OF ENTITLEMENT	9.7	5.9	14.2	8.6	13.6	6.3
VII FORMULA FOR PAYMENT OF LTD BENEFITS:						
* -DOLLAR AMOUNT	.7	.0	1.5	.1	10.0	11.3
** -PERCENTAGE OF EARNINGS	98.6	99.9	97.8	99.8	90.0	88.7
++ PERCENTAGE OF EARNINGS PAID (BEFORE ADJUSTMENT FOR OTHER DISABILITY INCOME):						
-PERCENTAGE OF BASIC SALARY:						
-50% TO 55%	6.3	4.2	7.6	6.1	13.1	11.2
-60%	24.6	17.6	26.0	20.6	24.2	25.2
-64% TO 70%	44.4	34.6	43.5	37.4	36.4	38.4
-75% TO 85%	7.7	16.2	8.4	12.7	12.1	8.4
-PERCENTAGE OF NET SALARY	1.4	3.2	.8	.1	1.0	.1
-VARIES	14.1	24.2	13.0	22.9	12.1	16.6
VIII MAXIMUM MONTHLY BENEFIT PAYABLE BY PLAN:						
-\$600 TO \$2500	9.0	1.5	15.7	12.4	22.7	16.5
-\$3000 TO \$4000	22.2	15.1	21.6	17.6	14.5	12.0
-\$4333 TO \$6000	34.7	32.3	32.1	30.8	23.6	7.3
-NO MAXIMUM DOLLAR AMOUNT SPECIFIED	18.1	32.2	16.4	24.1	20.0	34.1
IX EFFECT OF C/QPP DISABILITY BENEFITS OR ANY OTHER DISABILITY INCOME RECEIVED BY EMPLOYEE ON LTD BENEFIT PAYMENTS:						
-PAYMENT REDUCED BY FULL AMOUNT OF OTHER DISABILITY INCOME RECEIVED	74.3	73.2	74.0	70.6	70.1	76.2
-PAYMENT REDUCED ACCORDING TO AN OFFSET FORMULA WITH A PERCENTAGE OF SALARY	22.9	26.1	23.1	28.8	23.6	16.7
-OTHER	.7	.3	.7	.5	1.8	2.0
-PAYMENT REMAINS UNCHANGED	2.1	.4	2.2	.1	4.5	5.1
X COST OF LIVING INCREASES GRANTED SINCE JANUARY 1, 1986 TO ADJUST LTD BENEFITS:						
* -YES	27.1	43.2	26.1	41.2	28.2	23.2
-NO	72.9	56.8	73.9	58.8	71.8	76.8

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"

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INDUSTRIAL SECTOR

TABLE 11  
INCIDENCE AND CHARACTERISTICS  
CANADA  
LONG TERM DISABILITY PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ FORMULA USED TO ADJUST BENEFITS WHEN LAST INCREASED (SINCE JANUARY 1, 1986):						
-PERCENTAGE INCREASE BASED ON CPI	53.9	66.2	54.3	62.8	54.8	71.4
-PERCENTAGE INCREASE NOT RELATED TO CPI	12.8	4.5	14.3	5.4	12.9	8.5
-VARIOUS OTHER FORMULAE USED	33.3	29.3	31.4	31.8	32.3	20.1
XI MAXIMUM PERIOD DURING WHICH A TOTALLY AND PERMANENTLY DISABLED EMPLOYEE RECEIVES BENEFITS:						
-UNTIL NORMAL RETIREMENT AGE	97.2	99.7	96.3	99.4	93.6	86.3
XII MAXIMUM PERIOD DURING WHICH A PARTIALLY BUT PERMANENTLY DISABLED EMPLOYEE, CAPABLE OF WORKING, RECEIVES BENEFITS:						
-1 YEAR	2.1	1.1	3.0	3.2	6.4	17.8
-2 YEARS	70.1	64.4	70.1	70.7	60.9	48.2
-UNTIL NORMAL RETIREMENT AGE	4.9	14.7	3.7	7.5	4.5	2.2
-NO MAXIMUM SPECIFIED	7.6	2.7	8.2	2.7	5.5	3.0
-N/A, PAYMENTS STOP IMMEDIATELY	9.7	12.6	9.7	11.0	13.6	24.0
XIII DISABLED EMPLOYEE EARNS PENSIONABLE SERVICE WHILE ON LTD:						
* -YES, UNTIL NORMAL RETIREMENT AGE	84.7	82.8	81.3	85.7	80.0	77.5
+ DISABLED EMPLOYEE CONTRIBUTES TO PENSION FUND FOR PENSIONABLE SERVICE EARNED WHILE ON LTD:						
-NO	51.6	62.2	49.5	55.1	51.1	54.2
-N/A, NON-CONTRIBUTORY PENSION PLAN	33.6	35.0	37.6	34.0	39.8	41.8

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"



## RETIREMENT SAVINGS - PENSION PLANS

This section deals with private pension plans sponsored by employers. Legislated pensions, i.e. Canada/Quebec Pension Plans are not included in the Incidence and Characteristics tables. Data are presented for Unit and Flat Benefit Pension Plans.

### HIGHLIGHTS OF FINDINGS

- Survey findings showed that 97.3% Management/Professional, 96.6% Office and 92.1% Non-Office employees are eligible to participate in employer-sponsored pension plans.
- Unit and Flat Benefit Plans were found to be most prevalent (approximately 90%).
- A Money Purchase Plan is provided as a basic pension plan by only 6.2% of employers for Management/Professional, 5.6% for Office and 6.2% for Non-Office employees.
- Approximately 62% of employers indicated that a waiting period is required of employees before commencing participation in their pension plans. For the majority of plans having a waiting period, this period ranges from 2 to 24 months.
- Most plans were found to be integrated with CPP/QPP.
- Of the establishments having a Unit and Flat Benefit Pension Plan 39.1% stated that no contributions are required by Management/Professional employees, while in the Office and Non-Office categories 39.8% and 45.8% respectively do not require employee contributions.
- Of the establishments requiring contributions, the most frequent contribution rate was found to be 5% of earnings. For the employers paying a fixed rate of interest on refunded employee contributions, 4% is the most common rate.
- Survey analysis showed that where Unit Benefit Plans were present the predominant formula was the "Average Best Earnings" formula. Approximately 33% of employers using the Average Best Earnings formula use "2% over best 5 years".
- Employers offer a Flat Benefit Formula to 0.5% of Management/Professional, 1.2% of Office and 26.8% of Non-Office employees. For 84% of these Non-Office employees there is a monthly payment based on years of service. The most frequent payments range from \$16 to \$28 per month.



- A service requirement of two years is the most common for full vesting of pension credits for Unit and Flat Pension Plans; this is a major change from the 5 years when last surveyed. A majority of establishments surveyed reported that their plans do not contain provisions for gradual or partial vesting. Where age and service determine full vesting the most frequent combination is 45 and 10.
- Over 90% of employers reporting for all three employee categories stated that the employer's contribution is retained in the pension fund when a non-vested employee leaves the organization.
- Survey analysis showed that of employers having a Unit or Flat Benefit Plan, virtually all indicated that provisions exist for voluntary early retirement. For a large majority of employers 55 is still the most common age at which an immediate adjusted pension is available and for a majority of those, there is an additional requirement of 10 years of service.
- When employees take early retirement due to illness or disability and do not go directly to a disability pension or an immediate full pension, there are provisions for adjusted pensions. The requirements and reduction formula are similar to those for regular early retirement.
- Approximately 75% of employers provide a guaranteed period for pension benefits either automatically or as an option. The most common automatic guarantee provided is 5 years.
- A majority of plans provided, either as an option or under the basic plan, provisions for survivor income benefits payable to a spouse.
- Approximately 70% of plans now provide for pension portability.
- The incidence of Supplementary Unit or Flat Benefit coverage is very low. Of establishments having a Unit or Flat Benefit Plan as a basic pension plan, only 7.5% indicated that Unit or Flat Benefit supplementary coverage is available to Management/Professional employees and only 6.8% reported it available for Office and Non-Office employees.

INDUSTRIAL SECTOR

TABLE 12  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PENSION PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	145	73,186	144	78,224	129	96,177
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN			1	423	5	4,868
PLAN NOT PROVIDED	4	339	4	152	6	1,092
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	97.3	99.5	96.6	99.3	92.1	94.1
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.5	3.6	4.8
PLAN NOT PROVIDED	2.7	.5	2.7	.2	4.3	1.1
CHARACTERISTICS OF PLAN PROVIDED						
I BASIC PENSION PLAN AVAILABLE TO EMPLOYEES:						
-A MONEY PURCHASE PLAN	6.2	5.5	5.6	3.0	6.2	3.6
-A UNIT OR FLAT BENEFIT PLAN	90.3	91.5	91.6	92.8	89.1	86.1
-A DEFERRED PROFIT SHARING PLAN	1.4	2.1	1.4	3.7	1.6	10.0
-OTHER	2.1	.9	1.4	.5	3.1	.3
II SUPPLEMENTARY PENSION PLANS AVAILABLE TO EMPLOYEES:						
-A MONEY PURCHASE PLAN	3.4	2.8	3.5	1.5	2.3	2.5
-A UNIT OR FLAT BENEFIT PLAN	6.2	3.3	6.3	7.9	6.2	2.4
-A GROUP REGISTERED RETIREMENT SAVINGS PLAN	12.4	5.7	13.2	5.8	13.2	14.8
-A DEFERRED PROFIT SHARING PLAN	2.1	1.1	2.1	2.5	1.6	1.6
-A THRIFT OR SAVINGS PLAN	2.8	4.1	2.8	1.3	.8	1.5
-OTHER TYPE OF PLANS	4.8	5.3	4.2	5.6	4.7	2.8
-NO SUPPLEMENTARY PLAN AVAILABLE	68.3	77.7	67.9	75.4	71.2	74.4

## INDUSTRIAL SECTOR

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	89.3	91.6	89.3	92.3	84.3	81.3
PLAN NOT PROVIDED	10.7	8.4	10.7	7.7	15.7	18.7
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE UNDER THE PLAN DESCRIBED BELOW (EXCLUSIVE OF ANY WAITING PERIOD):						
-ALL EMPLOYEES ELIGIBLE	92.5	90.3	92.5	87.4	90.7	86.5
-ELIGIBILITY BASED ON AGE	6.8	8.7	6.8	10.6	8.5	12.9
II WAITING PERIOD BEFORE EMPLOYEE MAY PARTICIPATE IN PLAN:						
-SERVICE RELATED	36.1	26.4	38.3	34.7	41.5	31.8
-AGE RELATED	9.8	4.4	10.5	7.0	9.3	3.0
-AGE-SERVICE RELATED	12.8	6.9	12.0	6.4	10.2	17.7
-NO WAITING PERIOD	40.6	60.3	38.3	45.5	38.1	47.3
III RELATION OF BASIC PLAN TO C/QPP:						
-BOTH CONTRIBUTIONS AND BENEFITS ARE INTEGRATED WITH C/QPP	75.9	77.1	74.4	80.4	63.6	70.1
-CONTRIBUTIONS ONLY ARE INTEGRATED WITH C/QPP, BENEFITS ARE STACKED	8.3	7.0	8.3	4.6	6.8	1.0
-CONTRIBUTIONS AND BENEFITS ARE STACKED	11.3	3.8	13.5	6.5	24.6	25.4
IV INTEGRATION OF BENEFITS:						
-BENEFITS ARE FULLY INTEGRATED WITH C/QPP	36.8	40.6	35.3	40.0	34.7	48.7
-PARTIAL INTEGRATION	7.5	4.5	7.5	9.1	2.5	.9
-STEP RATE FORMULA, PERCENTAGE UNDER THE YMPE:						
-0.5% TO 0.9%	3.0	1.0	3.0	.8	3.4	.8
-1.0%	11.3	14.2	11.3	12.4	10.2	6.4
-1.12% TO 1.50%	16.5	14.5	16.5	15.8	11.9	12.0
-BENEFITS NOT INTEGRATED	21.8	21.1	23.3	17.9	35.6	31.0
V EARLY RETIREMENT BENEFITS ARE OFF-SET WITH C/QPP:						
-WHEN PENSION BECOMES PAYABLE	36.8	34.4	35.3	33.6	23.7	31.6
-UPON RECEIPT OF C/QPP BENEFITS	30.1	29.4	30.1	30.7	29.7	30.8
-AT AGE 65	8.3	10.5	7.5	13.0	7.6	6.1
-BENEFITS NOT INTEGRATED	22.6	12.9	24.8	15.5	37.3	30.1
VI NATURE OF BASIC PLAN:						
* -CONTRIBUTORY	60.9	67.3	60.2	68.4	54.2	57.8
-NON-CONTRIBUTORY	39.1	32.7	39.8	31.6	45.8	42.2
+ 1. EMPLOYEE'S RATE OF CONTRIBUTION:						
-2.0% TO 3.3%	6.2	2.1	7.5	1.3	3.1	.3
-4.0%	11.1	5.0	10.0	3.8	6.3	10.7
-5.0%	37.0	34.6	36.3	40.6	37.5	23.8
-5.5% TO 5.8%	6.2	8.0	6.3	6.8	4.7	2.9
-6.0%	12.3	22.0	13.8	21.2	15.6	26.7
-6.4% TO 6.9%	8.6	6.4	7.5	5.8	9.4	17.4
-7.0% TO 7.5%	14.8	18.8	15.0	12.7	18.8	14.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* "

## INDUSTRIAL SECTOR

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. RATE OF EMPLOYEE'S CONTRIBUTION ON EARNINGS BELOW THE YEAR'S BASIC EXEMPTION:						
-INTEGRATED PLAN, CONTRIBUTIONS SAME AS EARNINGS OVER THE YMPE	22.2	22.2	23.8	24.0	20.3	22.8
-INTEGRATED PLAN, CONTRIBUTIONS SAME AS EARNINGS UP TO THE YMPE	64.2	68.5	63.8	64.9	68.8	66.3
-DIFFERENT FORMULA	6.2	4.3	6.3	4.6	4.7	3.5
+ 3. RATE OF INTEREST ON REFUNDED EMPLOYEE CONTRIBUTIONS:						
-3.0% TO 10.0%	35.8	40.0	36.3	33.1	35.9	57.3
-RATE VARIES ANNUALLY ACCORDING TO INVESTMENT EXPERIENCE OF FUND	34.6	29.4	35.0	34.1	35.9	21.7
-BASED ON BANK RATES FOR NON-CHEQUING SAVINGS ACCOUNTS	14.8	17.7	13.8	13.2	12.5	14.4
VII NATURE OF BENEFIT FORMULA OF BASIC PLAN:						
* -UNIT BENEFIT FORMULA	98.5	99.5	95.5	98.8	76.3	73.2
** -FLAT BENEFIT FORMULA	1.5	.5	4.5	1.2	23.7	26.8
DESCRIPTION OF UNIT BENEFIT FORMULAE:						
+ A. FINAL AVERAGE EARNINGS:						
-OVER LAST 3 YEARS	3.8	1.5	3.9	3.1	3.3	.4
-OVER LAST 5 YEARS	6.9	3.5	6.3	7.5	2.2	.2
-OVER LAST 10 YEARS	.8	10.3	.8	5.6	1.1	1.9
-N/A, NOT A FINAL AVERAGE EARNINGS UNIT BENEFIT FORMULA	88.5	84.7	89.0	83.8	93.4	97.5
+ B. AVERAGE BEST EARNINGS:						
-OVER 3 BEST YEARS	13.7	13.6	14.2	14.1	13.3	11.4
-OVER 5 BEST YEARS	58.8	63.3	55.9	57.5	56.7	62.3
-OVER 6 BEST YEARS:	.8	.0	.8	.1	1.1	.0
-OVER 8 BEST YEARS:	.8	.3	.8	.2	1.1	.2
-N/A, NOT AN AVERAGE BEST EARNINGS UNIT BENEFIT FORMULA	25.2	22.3	27.6	27.7	26.7	26.1
+ C. NON-ADJUSTED CAREER AVERAGE EARNINGS:						
-1.5% TO 2.25%	3.1	1.2	3.1	2.2	4.4	.9
-N/A, NOT A NON-ADJUSTED CAREER AVERAGE EARNINGS UNIT BENEFIT FORMULA	96.2	98.4	96.1	97.2	94.4	88.8
+ D. ADJUSTED CAREER AVERAGE EARNINGS:						
-WITH BASE YEAR	2.3	1.2	3.1	2.0	3.3	2.5
-N/A, NOT AN ADJUSTED CAREER AVERAGE UNIT BENEFIT FORMULA	97.7	98.8	96.9	98.0	96.7	97.5
+ E. OTHER UNIT BENEFIT FORMULAE:						
-YES	7.6	4.2	9.4	6.6	11.1	9.8
VIII MAXIMUM NUMBER OF YEARS OF PENSIONABLE SERVICE UNDER THE BASIC PLAN:						
-30 TO 33 YEARS	3.8	2.2	3.8	1.2	4.2	1.1
-35 YEARS	38.3	41.9	37.6	44.1	37.3	49.0
-40 YEARS	10.5	3.9	10.5	5.5	6.8	11.1
-NO MAXIMUM SPECIFIED	45.9	51.5	45.9	47.9	49.2	37.2

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INDUSTRIAL SECTOR

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IX MAXIMUM ANNUAL PENSION BENEFIT PAYABLE: -LEGAL MAXIMUM OF \$60000	99.2	97.9	98.5	93.1	96.6	97.7
X PROVISIONS FOR FULL VESTING:						
-IMMEDIATE VESTING	6.8	15.6	6.0	13.0	5.9	5.2
-MINIMUM SERVICE REQUIREMENT OF:						
-2 YEARS	33.8	24.0	33.1	28.3	31.4	32.6
-5 YEARS	15.0	21.4	15.0	18.2	16.1	17.1
-10 YEARS	18.0	23.8	18.8	16.3	22.0	28.9
-MINIMUM AGE-SERVICE REQUIREMENTS	16.5	9.0	17.3	10.6	16.1	12.7
-OTHER PROVISIONS	9.0	5.4	9.0	13.2	8.5	3.5
XI EMPLOYER'S CONTRIBUTION WHEN A NON- VESTED EMPLOYEE TERMINATES EMPLOYMENT:						
-FULL AMOUNT REMAINS IN FUND TO INCREASE MEMBERS' BENEFITS	45.9	39.6	45.9	36.8	45.8	48.2
-USED TO REDUCE EMPLOYER'S FUTURE COSTS	42.1	39.9	42.9	41.3	42.4	40.7
XII PROVISIONS FOR GRADUAL OR PARTIAL VESTING:						
* -YES	12.8	6.8	12.8	8.1	12.7	8.9
-NO	87.2	93.2	87.2	91.9	87.3	91.1
+ PERCENT OF EMPLOYER'S CONTRIBUTION FIRST VESTED AND NO. OF YEARS OF SERVICE REQUIRED:						
-10% AFTER 1 YEAR	5.9	.8	5.9	.3	6.7	1.2
-10% AFTER 6 YEARS	5.9	4.7	5.9	2.8	6.7	1.5
-20% AFTER 1 OR 2 YEARS	11.8	5.0	11.8	3.2	13.3	12.6
-20% AFTER 6 YEARS	11.8	2.7	11.8	3.8	13.3	1.6
-40% AFTER 4 YEARS	5.9	3.1	5.9	5.3	6.7	.1
-40% AFTER 10 YEARS	5.9	6.0	5.9	6.0	6.7	.5
-50% AFTER 1 YEAR	5.9	15.4	5.9	25.0	6.7	7.5
-50% AFTER 5 YEARS	29.2	55.2	29.2	36.3	26.6	60.1
-50% AFTER 10 YEARS	11.8	4.2	11.8	15.0	13.3	14.9
-60% AFTER 5 YEARS	5.9	2.9	5.9	2.3	.0	.0
XIII EARLIEST AGE FOR NON-REDUCED DEFERRED PENSION:						
-AGE 55	12.0	13.3	11.3	16.9	12.7	14.5
-AGE 60	17.3	20.3	17.3	20.6	16.9	18.7
-AGE 62 TO 63	10.5	7.2	9.8	9.4	8.5	4.4
-AGE 65	57.1	52.1	59.4	51.1	59.3	56.4
XIV NORMAL RETIREMENT AGE:						
-AGE 65	95.5	89.0	97.0	92.7	97.5	99.3
XV EMPLOYEE OBLIGED TO RETIRE AT THE NORMAL RETIREMENT AGE:						
-YES	36.1	39.1	36.1	40.3	36.4	35.1
* -NO, MAY WORK UNTIL A CERTAIN AGE	21.1	8.1	20.3	10.4	22.0	19.3
* -NO COMPULSORY RETIREMENT AGE	42.8	52.8	43.6	49.3	41.6	45.6
+ 1. YEARS WORKED BEYOND NORMAL RETIREMENT AGE CAN BE PENSIONABLE SERVICE:						
-YES	57.6	58.1	56.5	66.1	60.0	48.9
-NO	41.2	36.6	42.4	30.5	38.7	50.3

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " " "



INDUSTRIAL SECTOR

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XVI PROVISIONS FOR VOLUNTARY EARLY RETIREMENT:						
* -IMMEDIATE FULL PENSION	3.8	6.9	3.8	2.6	5.1	3.4
* -IMMEDIATE ADJUSTED PENSION	31.6	14.8	33.8	28.4	33.1	19.0
* -BOTH IMMEDIATE FULL AND ADJUSTED PENSIONS	64.6	78.3	62.4	69.0	61.8	77.6
+ 1. REQUIREMENTS FOR IMMEDIATE FULL PENSION:						
-MINIMUM AGE	11.3	11.5	9.8	6.8	9.3	9.3
-MINIMUM SERVICE	.8	.2	.8	.2	1.7	1.8
-MINIMUM AGE AND SERVICE	30.1	37.8	29.3	30.7	29.7	32.8
-AGE-SERVICE COMBINATION OF	3.0	8.5	3.0	6.1	4.2	2.0
-AGE-SERVICE COMBINATION WITH MINIMUM AGE REQUIREMENT	14.3	21.5	15.0	22.4	12.7	18.8
-CHOICE OF THE ABOVE	9.8	7.8	9.0	7.6	10.2	16.4
-N/A, IMMEDIATE ADJUSTED PENSION ONLY	30.7	12.7	33.1	26.2	32.2	18.9
+ 2. REQUIREMENTS FOR IMMEDIATE ADJUSTED PENSION:						
-MINIMUM AGE	31.6	25.0	31.6	32.9	28.8	21.9
-MINIMUM AGE AND SERVICE	52.6	50.7	54.1	50.2	55.1	48.5
-AGE-SERVICE COMBINATION	2.3	1.0	1.5	.3	1.7	1.3
-AGE-SERVICE COMBINATION WITH MINIMUM AGE REQUIREMENT	3.8	2.7	3.8	2.5	3.4	6.9
-CHOICE OF GIVEN FORMULAE	3.8	11.9	3.0	6.3	5.1	10.4
-N/A, IMMEDIATE FULL PENSION ONLY	3.8	6.9	3.8	2.6	5.1	3.4
+ 3. REDUCTION FORMULAE FOR IMMEDIATE ADJUSTED PENSION:						
-ACTUARIAL EQUIVALENT REDUCTION	24.8	17.2	26.3	23.3	25.4	32.7
-PERCENTAGE REDUCTION PER YEAR OF EARLY RETIREMENT:						
-3.0% TO 4.0%	14.3	11.6	13.5	10.9	11.0	6.2
-5.0%	14.3	20.7	13.5	21.9	12.7	9.7
-6.0%	6.8	3.6	6.0	4.9	7.6	4.6
-PERCENTAGE REDUCTION PER MONTH OF EARLY RETIREMENT:						
-0.25% TO 0.33%	11.3	6.1	11.3	7.3	8.5	8.8
-0.5%	9.0	6.3	9.8	5.9	12.7	14.1
-PERCENTAGE VARIES BY AGE	8.3	17.4	8.3	10.5	7.6	10.0
-IMMEDIATE FULL PENSION ONLY	3.8	6.9	3.8	2.6	5.1	3.4
XVII PROVISIONS FOR EARLY RETIREMENT DUE TO ILLNESS OR DISABILITY:						
* -IMMEDIATE FULL PENSION	14.3	22.2	15.8	16.4	22.0	23.8
* -IMMEDIATE ADJUSTED PENSION	2.3	1.3	2.3	3.0	3.4	2.5
* -BOTH IMMEDIATE FULL AND ADJUSTED PENSIONS	3.0	2.5	3.8	6.2	5.9	20.5
-N/A, LONG TERM DISABILITY PLAN ONLY UNTIL NORMAL RETIREMENT AGE	80.4	74.0	77.4	74.4	64.4	50.6

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INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* "

INDUSTRIAL SECTOR

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. REQUIREMENTS FOR IMMEDIATE FULL DISABILITY PENSION:						
-MINIMUM AGE OF 55	.0	.0	3.4	4.7	2.7	2.5
-MINIMUM SERVICE	46.2	54.6	44.8	42.2	43.3	59.4
-MINIMUM AGE AND SERVICE	23.1	21.7	20.7	13.5	24.3	15.7
-AGE SERVICE COMBINATION 85 WITH MINIMUM AGE 55	.0	.0	3.4	20.5	2.7	10.6
-NO MINIMUM AGE AND SERVICE REQUIREMENTS	15.4	18.5	13.8	7.1	16.2	6.5
-N/A, IMMEDIATE ADJUSTED PENSION ONLY	11.5	5.2	10.3	11.7	10.8	5.3
+ 2. DISABILITY PENSION FORMULA THE SAME AS THE ONE USED TO CALCULATE THE PENSION ON RETIREMENT:						
-YES	96.2	99.3	96.6	99.2	94.6	98.7
-NO	3.8	.7	3.4	.8	8.1	1.9
XVIII GUARANTEED MINIMUM PERIOD FOR PENSION BENEFITS:						
-YES, THE PLAN PROVIDES FOR AN AUTOMATIC GUARANTEE	29.3	15.1	30.8	18.4	26.3	25.9
-YES, THE PLAN PROVIDES FOR AN AUTOMATIC SURVIVORS' PENSION BENEFIT AND AN AUTOMATIC GUARANTEE	17.3	24.3	16.5	24.2	16.1	23.4
-AVAILABLE ONLY AS AN OPTION	27.8	33.2	28.6	25.3	28.0	27.8
-NO	25.6	27.4	24.1	32.1	29.6	22.9
XIX SURVIVORS' PENSION BENEFITS:						
1. IF EMPLOYEE DIES BEFORE RETIREMENT:						
A. % OF DECEASED EMPLOYEE'S PENSION CREDIT PAID TO SPOUSE:						
-YES	41.4	35.6	42.1	34.2	40.7	46.6
-PENSION CALCULATED AS JOINT LIFE OPTION	11.3	16.4	10.5	18.4	10.2	14.6
-% VARIES WITH AGE, SERVICE AND FINAL AVERAGE EARNINGS	.8	.4	.8	.5	.8	1.0
-OTHER FORMULAE	15.8	14.9	15.0	19.2	16.1	6.7
-AVAILABLE AS OPTION ONLY	11.3	20.3	11.3	14.4	10.2	11.7
-N/A, NO BENEFIT IS PAID TO THE SPOUSE OR REFUND OF EMPLOYEE CONTRIBUTION ONLY	18.8	12.4	19.5	11.2	22.0	19.4
B. % OF DECEASED EMPLOYEE'S PENSION CREDIT PAID TO DEPENDENT CHILDREN:						
-VARIOUS %'S AND MAXIMUMS	9.8	13.4	9.8	14.4	10.2	15.0
-N/A, NO BENEFITS PAID TO DEPENDENT CHILDREN	90.2	86.6	90.2	85.6	89.8	85.0
C. % OF DECEASED EMPLOYEE'S PENSION CREDIT PAID TO DEPENDENT ORPHANS:						
-VARIOUS %'S AND MAXIMUMS	27.8	37.9	27.1	41.0	26.3	23.2
-N/A, NO BENEFITS PAID TO DEPENDENT ORPHANS	70.7	62.0	71.4	58.8	72.0	70.9

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"

## INDUSTRIAL SECTOR

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. IF EMPLOYEE DIES AFTER RETIREMENT:						
A. % OF PENSION OF DECEASED PAID TO SPOUSE:						
-50%	13.5	15.1	10.5	10.1	13.6	13.0
-55% TO 60%	18.0	21.6	18.0	14.8	18.6	17.0
-66% TO 75%	3.8	5.4	2.3	3.5	3.4	2.2
-100%	1.5	.1	1.5	.1	1.7	.1
-PENSION CALCULATED AS JOINT LIFE OPTION	2.3	2.2	2.3	4.1	2.5	3.9
-AVAILABLE AS OPTION ONLY	56.4	50.3	60.2	52.2	55.1	60.4
-N/A, NO BENEFIT IS PAID TO THE SPOUSE	.8	.4	.8	.6	.8	.4
B. % OF PENSION OF DECEASED PAID TO DEPENDENT CHILDREN:						
-VARIOUS %'S AND MAXIMUMS	6.8	6.9	6.8	4.3	7.6	2.5
-AVAILABLE AS OPTION ONLY	17.3	22.5	18.0	18.2	16.9	24.1
-N/A, NO BENEFITS PAID TO DEPENDENT CHILDREN	75.9	70.6	75.2	77.5	75.5	73.4
C. % OF PENSION OF DECEASED PAID TO DEPENDENT ORPHANS:						
-VARIOUS %'S AND MAXIMUMS	18.8	24.7	18.8	26.1	20.3	17.0
-AVAILABLE AS OPTION ONLY	21.8	25.1	22.6	19.6	22.0	25.6
-N/A, NO BENEFITS PAID TO ORPHANS	59.4	50.2	58.6	54.3	57.7	57.4
3. SURVIVORS' BENEFITS GRANTED TO COMMON-LAW SPOUSES:						
-SAME BENEFITS AS MARRIED SPOUSE	66.9	79.7	67.7	78.7	68.6	73.8
-LEGAL REQUIREMENTS	32.3	19.3	31.6	18.7	30.5	24.5
XX PORTABILITY OF PENSION CREDITS:						
-ENSURED THROUGH RECIPROCAL AGREEMENTS WITH OTHER EMPLOYERS	33.8	52.8	33.1	55.3	35.6	47.1
-ENSURED THROUGH RECIPROCAL AGREEMENT WITHIN PARENT CORPORATION	3.8	1.0	3.8	.7	4.2	3.9
-IN ACCORDANCE WITH LEGISLATION	30.1	34.0	30.1	30.6	29.7	30.1
-NOT ENSURED	30.8	12.2	31.6	13.2	28.8	18.4
XXI LONG TERM PENSION-INDEXING OBJECTIVES:						
-PERCENTAGE OF CPI	12.8	16.7	12.8	19.4	15.3	27.2
-NUMBER OF PERCENTAGE POINTS LESS THAN THE CPI	5.3	10.7	5.3	9.1	5.9	5.2
-BASED ON CPI TO A MAXIMUM PERCENTAGE	5.3	9.9	4.5	5.3	5.9	3.8
-ACCORDING TO INVESTMENT EXPERIENCE OF FUND	2.3	1.2	3.0	1.4	3.4	2.1
-IN ACCORDANCE WITH LEGISLATION	1.5	.7	1.5	1.4	1.7	.1
-INFORMAL OR AD-HOC ARRANGEMENT	44.2	47.8	43.6	48.4	39.0	43.0
-OTHER FORMULAE	3.0	4.1	3.0	6.2	2.5	.9
-NO SUCH OBJECTIVE	25.6	8.9	26.3	8.8	26.3	17.7

## INDUSTRIAL SECTOR

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XXII NUMBER OF POST RETIREMENT ADJUSTMENTS SINCE JAN 1, 1986.						
* -1 IN 86	5.3	3.6	5.3	3.4	4.2	7.0
* -1 IN 87	15.8	22.2	16.5	17.6	16.9	17.4
* -2 WITH LAST IN 87	8.3	16.6	9.0	16.0	10.2	9.5
* -3 WITH LAST IN 87	1.5	3.3	1.5	2.1	1.7	.7
* -5 WITH 5TH IN 87	.8	.4	.8	.1	.8	2.3
* -1 IN JANUARY 88	3.8	1.0	3.8	.9	4.2	2.2
* -2 WITH 2ND IN JANUARY 88	18.0	31.6	18.0	39.4	17.8	18.8
* -3 WITH 3RD IN JANUARY 88	3.0	8.1	2.3	2.4	2.5	7.4
* -4 WITH 4TH IN JANUARY 88	.8	1.5	.8	.6	.8	.9
-NO ADJUSTMENT SINCE JANUARY 1, 1986	41.4	11.7	40.6	17.4	39.0	33.4
+ 1. FORMULA USED TO INCREASE PENSIONS WHEN LAST ADJUSTED:						
-% INCREASE BASED ON CPI:						
-2.0% TO 3.5%	13.2	15.9	13.0	23.4	14.3	12.1
-4.0% TO 4.7%	11.8	12.5	11.7	10.8	12.9	9.1
-5.0% TO 11.0%	6.6	18.1	6.5	12.2	5.7	4.2
-% INCREASE NOT RELATED TO CPI:						
-2.5% TO 3.0%	9.2	9.8	9.1	11.4	7.1	12.2
-4.0% TO 4.2%	5.3	3.1	5.2	1.8	5.7	2.5
-5.0% TO 8.0%	5.3	1.3	5.2	1.7	5.7	3.2
-% VARIES WITH DATE OF RETIREMENT	22.4	15.2	23.4	17.5	18.6	19.9
-OTHER FORMULA	19.7	18.4	19.5	17.3	20.0	30.2
2. DEFERRED PENSIONS ADJUSTED BETWEEN THE DATE OF TERMINATION AND THE DATE OF FIRST PAYMENT:						
-ADJUSTED	22.6	34.0	21.8	31.1	21.2	29.8
-NOT ADJUSTED	77.4	66.0	78.2	68.9	78.8	70.2
3. ADJUSTMENT OF DISABILITY PENSIONS:						
-ADJUSTED IMMEDIATELY	12.8	21.0	13.5	20.7	18.6	33.9
-ADJUSTED ONLY AT RETIREMENT AGE	5.3	4.1	6.0	3.0	10.2	11.0
-N/A, LONG-TERM DISABILITY PLAN APPLIES UNTIL NORMAL RETIREMENT AGE	78.9	73.1	75.9	74.0	65.3	52.3
XXIII SUPPLEMENTARY UNIT OR FLAT BENEFIT COVERAGE:						
* -YES	7.5	4.0	6.8	8.5	6.8	2.8
-NO	92.5	96.0	93.2	91.5	93.2	97.2

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"



### HOURS OF WORK AND OVERTIME

Hours of work described are the hours applicable to the largest group of employees in each category for each establishment surveyed. Included in hours worked are paid rest periods. Lunch periods, however, are excluded.

Overtime compensation may be defined as pay or time off for work performed in excess of the standard daily or weekly hours.

### HIGHLIGHTS OF FINDINGS

- The five-day work-week applies to 94.6% of Management/Professional, 94.5% of Office and 90.7% of Non-Office employees.
- The "Hours Per Day" statistics show instances where a majority of employees within an establishment work a compressed work-week schedule. However in instances where an entire establishment operates on a compressed basis, data are presented under the heading "Normal Work-Week", i.e. compression is the norm and not a special situation that applies only to some employees.
- The survey data show a slight increase in the number of employers having flexible or staggered hours, 33.5%, 39.6% and 15.0% of establishments for the categories of Management/Professional, Office and Non-Office respectively. For those establishments the most common core period starts at 9 a.m. and ends between 3 p.m. and 4 p.m.
- The incidence of a compressed work-week being offered by employers is 19.5% for Management/Professional, 22.8% for Office and 24.3% for Non-Office employees.
- Overtime is not compensated for 57.0% of Management/Professional, whereas 99.3% of Office and 97.9% of Non-Office employees are compensated in cases where overtime is worked.
- For overtime on a normal working day and a first day of rest the modal rate of overtime compensation is 1.5T for all hours worked.
- On the second day of rest an overtime rate of 1.5T for all hours was still the most common provision for Management/Professional employees. However, the dominant provision for Office and Non-Office employees is 2T for all hours worked.
- When compensation in the form of leave is taken, the rate at which it is granted varies by category. In the Management/Professional and Office categories it is usually at the rate of 1T followed by 1.5T. For the Non-Office category the rate generally varies according to applicable overtime rates.



INDUSTRIAL SECTOR

TABLE 14  
INCIDENCE AND CHARACTERISTICS  
CANADA  
HOURS OF WORK  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER	149	73,525	149	78,799	140	102,137
CHARACTERISTICS						
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
I DAYS PER WEEK:						
-STATED IN DAYS:						
-4.0 DAYS	.0	.0	.7	2.5	1.4	.3
-4.5 DAYS	.7	.8	.7	.5	.7	.6
-5.0 DAYS	94.6	92.2	94.5	92.5	90.7	91.0
-6.0 DAYS	.0	.0	.0	.0	.7	.0
-VARIABLE NUMBER OF DAYS	1.3	3.6	.7	.5	2.1	3.4
-VARIABLE SCHEDULES	3.4	3.4	3.4	4.0	3.6	4.5
II HOURS PER DAY:						
-COMPRESSED WORK WEEK:						
-VARIABLE COMPRESSION	1.3	1.2	1.3	.9	2.1	1.9
-NORMAL WORK WEEK:						
-6.50 TO 6.75 HOURS	2.0	2.1	2.0	6.1	.0	.0
-7.00 HOURS	22.1	26.1	23.5	26.8	4.3	2.3
-7.25 HOURS	10.7	9.6	10.7	12.8	1.4	.8
-7.50 HOURS	39.6	26.5	40.9	29.9	15.0	13.5
-8.00 HOURS	14.1	7.9	12.8	4.0	63.6	71.1
-VARIABLE NUMBER OF HOURS	3.4	14.3	2.0	6.7	1.4	.4
III HOURS PER WEEK:						
-COMPRESSED WEEKLY HOURS:						
-35.00 TO 40.00 HOURS	4.0	6.8	4.0	5.9	4.3	2.4
-VARIABLE NUMBER OF HOURS	1.3	1.8	1.3	1.9	2.1	2.5
-NORMAL WEEKLY HOURS:						
-35.00 HOURS	22.8	26.8	24.8	28.0	4.3	2.3
-36.25 HOURS	10.1	9.0	10.1	12.3	1.4	.8
-37.50 HOURS	38.9	25.5	39.6	29.1	15.7	13.7
-40.00 HOURS	14.1	7.9	12.8	4.0	62.9	69.8
-VARIABLE NUMBER OF HOURS	2.7	14.0	1.3	5.9	.7	.1
IV PAID MEAL PERIODS:						
-NO PAID MEAL PERIOD	97.3	98.1	97.3	97.7	81.4	63.7
V FLEXIBLE/STAGGERED HOURS:						
1. TYPE OF PROVISION:						
* -FLEXIBLE HOURS APPLY TO ALL EMPLOYEES	10.7	19.9	13.4	15.9	6.4	2.3
* -FLEXIBLE HOURS APPLY TO SOME EMPLOYEES	13.4	16.1	13.4	22.8	3.6	8.6
* -STAGGERED HOURS APPLY TO ALL EMPLOYEES	2.7	.9	2.7	1.3	1.4	1.2
* -STAGGERED HOURS APPLY TO SOME EMPLOYEES	4.7	6.5	8.1	8.1	2.9	2.7
* -BOTH FLEXIBLE AND STAGGERED HOURS APPLY	2.0	7.3	2.0	8.1	.7	.9
-NO FLEXIBLE OR STAGGERED HOURS	66.5	49.3	60.4	43.8	85.0	84.3

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INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"

INDUSTRIAL SECTOR

TABLE 14  
INCIDENCE AND CHARACTERISTICS  
CANADA  
HOURS OF WORK  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI COMPRESSED WORK WEEK:						
1. EMPLOYEE ELIGIBLE:						
* -ALL EMPLOYEES IN A CATEGORY	5.4	10.9	6.0	9.8	5.0	5.4
* -SOME EMPLOYEES IN A CATEGORY	14.1	24.3	16.8	29.9	19.3	24.4
-NO	80.5	64.8	77.2	60.3	75.7	70.2
+ 2. LENGTH OF COMPRESSED WORK WEEK:						
-3 DAYS PER WEEK	3.4	2.3	11.8	9.1	2.9	.3
-4 DAYS PER WEEK	10.3	10.9	17.6	10.1	38.3	12.0
-4.5 DAYS PER WEEK	6.9	1.6	5.9	1.3	.0	.0
-7 DAYS EVERY TWO WEEKS	3.4	7.5	.0	.0	5.9	6.6
-9 DAYS EVERY TWO WEEKS	13.8	6.9	17.6	18.4	5.9	1.5
-14 DAYS EVERY THREE WEEKS	13.8	14.2	11.8	7.8	5.9	8.1
-19 DAYS EVERY FOUR WEEKS	6.9	7.3	2.9	4.5	2.9	5.6
-VARIOUS SYSTEMS	41.5	49.3	32.4	48.8	38.2	65.9

TABLE 15  
INCIDENCE AND CHARACTERISTICS  
CANADA  
OVERTIME COMPENSATION  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
OVERTIME COMPENSATED	40.3	48.4	99.3	99.8	97.9	100.0
NO OVERTIME WORKED	2.7	.7	.0	.0	.7	.0
OVERTIME NOT COMPENSATED	57.0	50.9	.7	.2	1.4	.0
CHARACTERISTICS OF OVERTIME COMPENSATION						
I EMPLOYEES ELIGIBLE FOR OVERTIME COMPENSATION:						
-ALL EMPLOYEES	20.0	13.3	90.5	90.9	97.8	99.7
* -SOME EMPLOYEES	80.0	86.7	9.5	9.1	2.2	.3
+ CRITERIA USED TO DETERMINE ELIGIBILITY:						
-POSITION LEVEL	87.5	92.6	78.6	66.9	100.0	100.0
II FORMS OF COMPENSATION:						
-CASH ONLY	26.7	13.7	35.1	28.6	64.3	68.8
-LEAVE ONLY	6.7	4.1	3.4	3.5	.0	.0
-CHOICE OF CASH OR LEAVE	64.9	80.8	58.1	62.2	32.1	28.0
-COMBINATION OF CASH AND LEAVE	1.7	1.4	3.4	5.7	3.6	3.2

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

INDUSTRIAL SECTOR

TABLE 15  
INCIDENCE AND CHARACTERISTICS  
CANADA  
OVERTIME COMPENSATION  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III RATE OF PAY FOR OVERTIME:						
1. ON A NORMAL WORKING DAY:						
-1T FOR ALL HOURS	16.7	9.2	.7	.0	.0	.0
-1.5T FOR ALL HOURS	43.3	63.9	58.8	52.2	51.1	55.1
-2T FOR ALL HOURS	5.0	1.0	9.5	14.6	10.2	13.3
-1T THEN 1.5T AFTER 1 TO 5 HOURS	8.3	4.1	6.1	9.4	.7	.0
-1.5T THEN 2T AFTER 2 HOURS	1.7	3.4	5.4	7.2	8.0	6.8
-1.5T THEN 2T AFTER 3 HOURS	8.3	11.4	4.1	5.1	7.3	9.4
-1.5T THEN 2T AFTER 4 HOURS	6.7	.6	7.4	3.1	14.6	12.7
2. ON THE FIRST DAY OF REST:						
-1T FOR ALL HOURS	15.0	9.0	1.4	1.9	.0	.0
-1.5T FOR ALL HOURS	46.7	70.9	60.8	56.9	53.3	56.4
-2T FOR ALL HOURS	6.7	2.4	13.5	22.2	15.3	17.4
-1T THEN 1.5T AFTER 2 TO 5 HOURS	5.0	.7	4.1	2.4	.7	.0
-1.5T THEN 2T AFTER 2 HOURS	3.3	3.6	2.0	.7	3.6	2.7
-1.5T THEN 2T AFTER 3 HOURS	5.0	5.4	4.1	5.0	4.4	2.8
-1.5T THEN 2T AFTER 4 HOURS	.0	.0	1.4	1.0	5.1	3.5
-1.5T THEN 2T AFTER 8 HOURS	3.3	.9	3.4	1.3	9.5	13.6
3. ON THE SECOND DAY OF REST:						
-1T FOR ALL HOURS	15.0	9.0	1.4	1.9	.0	.0
-1.5T FOR ALL HOURS	35.0	59.2	37.8	30.0	25.5	31.0
-2T FOR ALL HOURS	28.3	18.1	40.5	51.3	59.1	61.9
-1T THEN 1.5T AFTER 2 TO 5 HOURS	5.0	.7	4.1	2.4	.7	.0
-1.5T THEN 2T AFTER 2 TO 4 HOURS	3.3	6.2	2.7	1.3	3.6	3.1
4. HIGHER RATE OF COMPENSATION ON THE SECOND DAY OF REST:						
-IF FIRST DAY IS WORKED	6.7	6.5	6.8	7.5	8.0	18.4
-IN ALL CIRCUMSTANCES	18.3	9.7	26.4	28.8	44.5	36.8
-NO	68.3	80.9	60.1	57.1	45.3	44.2

PAID TIME AWAY FROM DUTY

PAID HOLIDAYS

Included in Paid Holidays are days of public and religious significance on which employees are not required to work. The salient features of the survey findings are identified below and are followed by supporting details.

HIGHLIGHTS OF FINDINGS

- The most prevalent practice in respect of the number of Paid Holidays granted was found to be between 11 and 12 days per year.
- Eleven days paid holidays are granted to employees by approximately 33% of employers, while approximately 23% grant 12 days.
- Almost all employers granted the following paid holidays: New Year's Day, Good Friday, Victoria Day, Canada Day, Labour Day, Thanksgiving Day, Christmas Day and Boxing Day.
- Christmas Eve is provided by approximately 32% of employers. For approximately 66% of those employers the time granted is a full day; for the remainder it is 1/2 day.
- New Years Eve is provided by approximately 26% of employers. For approximately 74% of those employers the time granted is a full day; for the remainder it is 1/2 day.
- Approximately 55% of employers indicated that floating holidays are granted to employees. Of these, approximately 28% grant 1 day and 25% grant 2 to 5 days.

INDUSTRIAL SECTOR

TABLE 16  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID HOLIDAYS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PROVIDED	148	70,999	149	78,799	140	102,137
N/A, UNIQUE GROUP, PRIMARY AND SECONDARY TEACHERS	1	2,526				
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
CHARACTERISTICS						
	PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
I NUMBER OF <u>PAID</u> HOLIDAYS DURING 1988:						
- 7 DAYS	6.8	3.0	6.0	4.3	5.7	1.9
-10 DAYS	16.9	10.0	16.1	16.5	14.3	19.3
-11 DAYS	33.8	30.4	33.6	26.3	33.6	40.7
-12 DAYS	22.3	25.8	23.5	23.0	23.6	19.2
-13 DAYS	8.8	9.0	8.7	8.2	11.4	8.1
-13 1/2 TO 23 DAYS	8.1	17.3	8.1	13.7	7.1	5.8
II PAID HOLIDAYS GRANTED:						
NEW YEAR'S DAY:	100.0	100.0	100.0	100.0	100.0	100.0
JANUARY 2ND:	18.9	22.4	18.8	21.2	21.4	19.9
HERITAGE DAY:	3.4	4.7	3.4	3.1	3.6	2.9
GOOD FRIDAY:	96.6	99.1	96.6	99.6	94.3	92.5
EASTER MONDAY:	27.7	28.7	28.9	31.6	30.0	25.9
QUEEN'S BIRTHDAY (VICTORIA DAY):	97.3	95.4	98.0	98.6	96.4	93.2
ST. JOHN THE BAPTIST'S DAY:	31.1	26.4	30.9	24.8	31.4	31.5
CANADA DAY (DOMINION DAY):	100.0	100.0	100.0	100.0	98.6	95.5
LOCAL CIVIC HOLIDAY:	70.3	73.9	70.5	76.2	70.0	77.1
LABOUR DAY:	100.0	100.0	100.0	100.0	100.0	100.0
THANKSGIVING DAY:	100.0	100.0	100.0	100.0	97.1	95.4
REMEMBRANCE DAY:	39.2	41.2	38.3	44.4	37.9	42.7



INDUSTRIAL SECTOR

TABLE 16  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID HOLIDAYS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
CHRISTMAS EVE:	32.4	35.1	32.9	29.8	31.4	17.0
CHRISTMAS DAY:	100.0	100.0	100.0	100.0	100.0	100.0
BOXING DAY:	91.9	96.2	91.9	95.3	90.0	90.1
NEW YEAR'S EVE:	25.7	30.3	26.2	25.2	26.4	16.4
FLOATING DAYS:						
-1 DAY	29.1	29.7	28.2	27.8	27.1	25.6
-2 DAYS	9.5	7.1	11.4	9.0	10.7	11.6
-3 DAYS	6.8	5.1	6.7	3.6	6.4	4.5
-4 DAYS	5.4	16.0	5.4	11.5	6.4	5.9
-5 DAYS	1.4	1.5	1.3	1.5	2.9	5.2
-NOT GRANTED	46.6	39.2	45.6	45.5	45.0	46.5
OTHER HOLIDAYS (EXCLUDING PLANT SHUTDOWN):						
-1/2 DAY TO 3 DAYS	8.8	15.6	8.7	14.7	7.1	8.4
-NOT GRANTED	91.2	84.4	91.3	85.3	92.1	90.3
III OFFICIAL PLANT SHUTDOWN:						
-PAID LEAVE	2.7	6.9	3.4	4.9	3.6	5.1
-UNPAID LEAVE	2.7	1.1	2.7	.8	2.9	1.7
-EMPLOYEES USE FLOATING HOLIDAYS OR OVERTIME CREDITS	2.0	.2	2.0	.2	3.6	1.0
-NO PLANT SHUTDOWN	80.4	86.2	79.2	89.3	76.4	82.8
-EMPLOYEES EXPECTED TO TAKE ANNUAL LEAVE	10.8	5.6	11.4	4.8	12.1	9.1

## PAID VACATIONS

This benefit applied universally to all employees surveyed. The salient features of vacation plans as revealed by the survey are outlined below and are followed by supporting statistical details.

## HIGHLIGHTS OF FINDINGS

- For Office and Non-Office employees, almost 100.0% of employers surveyed indicated that they had in place graduated vacation policies based on employee service. Only 2.8% of employers reporting for Management/Professional staff granted uniform vacation allowances.

### GRADUATED VACATIONS

- FIFTEEN DAYS. Management/Professional employees in 91.7% of the establishments surveyed are entitled to 15 days vacation after five years or less of service, while 91.9% and 91.4% of employers for the Office and Non-Office categories respectively reported a requirement of five or less years of service.
- TWENTY DAYS. Analysis of service requirements for 20 days annual vacation showed that approximately 80% of employers require ten years of service or less before vacations of 20 days per year are granted. This represents a significant increase (approximately 10%) over the 1986 survey results.
- TWENTY-FIVE DAYS. Twenty-five days of vacation per year are available to the Management/Professional, Office and Non-Office employees of more than 90% of establishments surveyed. The modal service requirement was found to be 20 years for all employee categories.
- THIRTY DAYS. Slightly more than 50% of establishments surveyed indicated the existence of 30 days' vacation entitlement. Of the employers which provide 30 days' vacation per annum, the predominant service requirement for Management/Professional and Office was 25 years of service and, for Non-Office, 30 years of service.
- Approximately 33% of the establishments surveyed reported that they have in place varying vacation provisions for Management/Professional employees. At these companies vacation provisions vary primarily by position level.
- There are varying provisions applicable for "Vacation Entitlement" in the first year of service, but for approximately 50% of responding establishments vacation entitlements are earned and granted at a rate varying from .80 to 1.67 days per month to annual entitlement.

INDUSTRIAL SECTOR

TABLE 17  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID VACATIONS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PROVIDED	98.0	96.3	98.7	99.0	100.0	100.0
PROVIDED AS PART OF FLEXIBLE BENEFIT PACKAGE	1.3	.3	1.3	1.0	.0	.0
N/A, UNIQUE GROUP PRIMARY AND SECONDARY TEACHERS	.7	3.4	.0	.0	.0	.0
CHARACTERISTICS						
I TYPE OF VACATION:						
* -GRADUATED BY SERVICE	96.6	87.7	99.3	99.6	99.3	100.0
II VACATION ENTITLEMENT:						
+ 1. TEN DAYS AFTER COMPLETION OF:						
-1 YEAR	53.1	44.3	64.2	51.2	69.8	74.6
-NO 10 DAY ENTITLEMENT	45.5	55.5	34.5	48.7	29.5	25.0
+ 2. FIFTEEN DAYS AFTER COMPLETION OF:						
-1 YEAR	37.1	37.0	25.0	28.2	21.6	16.5
-2 YEARS	6.3	2.9	9.5	10.9	8.6	8.6
-3 YEARS	23.1	33.2	27.0	30.8	21.6	23.3
-4 YEARS	6.3	4.4	8.8	6.2	11.5	18.1
-5 YEARS	18.9	5.5	21.6	10.7	28.1	26.3
-NO 15 DAY ENTITLEMENT	7.7	16.8	6.8	10.9	6.5	5.8
+ 3. TWENTY DAYS AFTER COMPLETION OF:						
-1 TO 5 YEARS	16.1	22.6	11.5	16.0	12.2	9.1
-6 TO 9 YEARS	25.2	19.8	28.4	30.2	24.5	46.1
-10 YEARS	39.9	45.9	39.9	42.8	38.8	31.6
-11 TO 13 YEARS	10.5	3.8	12.2	5.7	12.9	7.3
-15 YEARS	3.5	1.0	3.4	1.4	5.0	1.9
+ 4. TWENTY-FIVE DAYS AFTER COMPLETION OF:						
-5 TO 14 YEARS	6.3	5.3	6.1	6.4	5.8	6.3
-15 YEARS	11.2	8.1	10.1	8.1	10.1	21.1
-16 TO 17 YEARS	14.0	10.4	13.5	10.3	13.7	15.2
-18 TO 19 YEARS	10.5	10.6	10.1	11.7	9.4	13.5
-20 YEARS	37.8	54.8	38.5	47.7	38.8	31.6
-21 TO 24 YEARS	5.6	3.1	5.4	2.9	5.8	2.7
-25 YEARS	4.2	1.4	6.1	6.1	7.2	3.3
-NO 25 DAY ENTITLEMENT	9.8	6.1	9.5	6.4	8.6	4.3
+ 5. THIRTY DAYS AFTER COMPLETION OF:						
-14 TO 24 YEARS	14.0	13.1	14.9	21.4	14.4	32.1
-25 YEARS	17.5	14.5	16.2	11.5	12.2	14.8
-26 TO 29 YEARS	7.7	6.1	6.8	3.9	7.9	12.8
-30 YEARS	13.3	10.1	12.8	10.2	15.8	14.3
-NO 30 DAY ENTITLEMENT	45.5	54.3	47.3	51.4	46.8	24.2
III VARYING VACATION PROVISIONS BASED ON:						
-POSITION	22.3	34.3	3.4	2.6	2.1	.2
-NEGOTIATED AT HIRING	6.1	3.5	2.0	4.1	1.4	.5
-NO VARYING ENTITLEMENT	66.2	56.5	93.3	92.6	94.3	98.5

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

INDUSTRIAL SECTOR

TABLE 17  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID VACATIONS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV MAXIMUM CARRY-OVER OF ENTITLEMENT FROM YEAR TO YEAR:						
* -5 TO 15 DAYS	11.5	11.3	10.1	9.5	10.0	4.7
* -1 YEAR'S CREDITS	6.8	4.2	7.4	4.8	4.3	.7
* -ANY ENTITLEMENT IN EXCESS OF 10 TO 20 DAYS	8.8	20.7	9.4	15.3	7.9	5.7
* -MANAGEMENT DISCRETION	15.5	19.2	14.8	11.7	11.4	5.7
* -NO MAXIMUM SPECIFIED	2.0	.9	.7	.0	1.4	.3
* -OTHER CRITERIA	6.8	4.9	5.4	6.8	3.6	5.1
-NO CARRY-OVER	48.6	38.8	52.2	51.9	61.4	77.8
V MAXIMUM ACCUMULATION OF UNUSED CREDITS:						
-5 DAYS	5.3	5.8	7.0	3.6	9.3	5.9
-10 DAYS	11.8	16.3	14.1	19.8	13.0	21.0
-12 TO 25 DAYS	10.5	10.3	11.3	11.6	11.1	11.5
-40 TO 60 DAYS	5.3	4.2	7.0	14.8	9.3	21.9
-ACCUMULATION OF 1 YEAR'S CREDITS	15.8	8.9	14.1	8.6	9.3	2.8
-ACCUMULATION OF 2 YEARS' CREDITS	6.6	4.0	7.0	4.4	7.4	6.3
-OTHER ESTABLISHED MAXIMUMS	5.3	1.2	2.8	1.2	1.9	.0
-MANAGEMENT DISCRETION	9.2	5.1	11.3	4.9	9.3	4.5
-NO MAXIMUM SPECIFIED	26.3	24.8	21.1	18.1	20.4	19.0
VI REIMBURSEMENT FOR ACCUMULATED UNUSED VACATION CREDITS:						
+ BASED ON:						
-COMPULSORY REIMBURSEMENT	6.6	9.0	8.5	9.4	7.4	5.7
-REIMBURSEMENT AT EMPLOYEE'S REQUEST	7.9	7.1	4.2	2.4	.0	.0
-DISCRETIONARY	5.3	6.3	5.6	3.5	5.6	.8
-OTHER	11.8	8.7	11.3	7.5	7.4	6.1
-NO REIMBURSEMENT	68.4	68.9	70.4	77.2	79.6	87.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"

#### PAID BEREAVEMENT LEAVE

Virtually all participating establishments reported paid bereavement leave, granted either as a formal policy or by informal practice. Characteristics highlights and supporting data which follow, however, are based only on those establishments having a formal plan.

#### HIGHLIGHTS OF FINDINGS

- In the Management/Professional employee category, 82.6% of employers reported having a formal paid bereavement leave plan. Corresponding data for the Office and Non-Office categories showed that 85.9% and 95.7% respectively have formal plans in effect.
- A majority of employers (in excess of 98%) reported that no leave credits are required.
- More than 70% of the establishments surveyed reported a policy of three days bereavement leave for the death of a parent, spouse or child. Approximately 22% report 5 days' leave. There is a shift from 3 to 5 days' leave for immediate family. In a majority of establishments common-law spouses are treated as spouses for leave purposes.
- Over 75% of employers grant Management/Professional and Office employees additional days for travel purposes in the event of the death of a parent, spouse or child. However, a majority of these employers also stated that such leave was on a discretionary basis. For the Non-Office category, 60% of employers grant this benefit.
- When a death occurs immediately prior to a weekend, close to 50% of employers grant the bereavement leave after the weekend.



INDUSTRIAL SECTOR

TABLE 18  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID BEREAVEMENT LEAVE  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PLAN PROVIDED	82.6	81.4	85.9	86.9	95.7	98.6
INFORMAL PRACTICE ONLY	17.4	18.6	14.1	13.1	4.3	1.4
CHARACTERISTICS OF FORMAL PLAN						
I SPECIAL CREDITS EARNED:						
-NO, CREDITS NOT REQUIRED	98.4	99.6	98.4	99.0	99.3	100.0
II NUMBER OF WORKING DAYS GRANTED FOR THE DEATH OF A:						
1. SPOUSE:						
-3 DAYS	67.5	67.6	68.0	78.8	70.1	79.6
-5 DAYS	21.1	16.6	21.9	13.8	22.4	17.6
-DISCRETIONARY	8.9	7.6	7.0	3.1	3.0	.3
2. COMMON-LAW SPOUSE:						
-3 DAYS	64.2	63.5	65.6	74.9	67.2	77.5
-5 DAYS	20.3	16.5	21.1	13.7	22.4	17.6
-DISCRETIONARY	12.2	11.8	9.4	7.0	5.2	2.2
-NOT GRANTED	.8	.0	.8	.1	.7	.1
3. CHILD:						
-3 DAYS	68.3	67.7	70.3	79.3	73.9	82.6
-5 DAYS	20.3	16.5	19.5	13.4	18.7	14.5
-DISCRETIONARY	8.9	7.6	7.0	3.1	3.0	.3
4. PARENT:						
-3 DAYS	80.5	76.2	81.3	87.4	85.8	92.1
-5 DAYS	8.1	10.8	8.6	5.9	7.5	5.8
-DISCRETIONARY	8.9	7.6	7.0	3.1	3.0	.3
5. BROTHER OR SISTER:						
-3 DAYS	79.7	77.0	80.5	86.9	85.8	94.4
-5 DAYS	6.5	7.1	7.0	5.6	5.2	2.5
-DISCRETIONARY	8.9	7.6	7.0	3.1	3.0	.3
6. MOTHER/FATHER IN-LAW:						
-3 DAYS	67.5	67.6	70.3	75.5	78.4	89.9
-5 DAYS	5.7	7.1	6.3	5.6	4.5	2.3
-DISCRETIONARY	16.3	13.8	12.5	9.8	6.0	2.0
7. BROTHER/SISTER IN-LAW:						
-1 DAY	26.0	19.5	28.1	22.1	34.3	24.5
-3 DAYS	31.7	35.7	33.6	42.9	33.6	45.4
-DISCRETIONARY	24.4	20.9	18.0	18.1	9.7	3.3
-NOT GRANTED	8.9	8.6	11.7	6.7	15.7	22.1
8. SON/DAUGHTER IN-LAW:						
-1 DAY	20.3	14.4	20.3	14.3	20.9	11.0
-3 DAYS	26.0	32.5	27.3	34.5	28.4	40.2
-5 DAYS	4.1	7.0	3.9	4.9	2.2	1.3
-DISCRETIONARY	29.3	22.8	21.9	21.2	12.7	4.4
-NOT GRANTED	13.8	10.5	20.3	10.7	29.9	39.6

INDUSTRIAL SECTOR

TABLE 18  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID BEREAVEMENT LEAVE  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
9. GRANDPARENT:						
-1 DAY	26.8	21.7	26.6	20.6	32.1	21.7
-3 DAYS	41.5	40.9	43.0	48.6	44.0	49.1
-DISCRETIONARY	19.5	17.6	14.8	12.0	8.2	3.7
10. GRANDCHILD:						
-1 DAY	21.1	18.2	18.8	17.4	20.9	19.2
-3 DAYS	30.1	31.2	29.7	36.6	29.9	35.9
-DISCRETIONARY	25.2	19.8	21.1	18.5	14.9	4.9
-NOT GRANTED	15.4	13.7	20.3	9.9	26.9	34.2
III ADDITIONAL DAYS GRANTED FOR TRAVEL FOR DEATH OF PARENT, SPOUSE OR CHILD:						
-2 DAYS	18.7	25.7	18.8	19.9	17.9	11.8
-DISCRETIONARY	56.1	49.0	46.9	47.0	31.3	18.7
-NO ADDITIONAL DAYS FOR TRAVEL	17.9	16.7	25.0	23.6	40.3	57.2
IV ADDITIONAL DAYS GRANTED FOR TRAVEL FOR DEATH OF RELATIVE OTHER THAN PARENT, SPOUSE OR CHILD:						
-1 DAY	4.1	5.9	5.5	5.1	6.7	8.4
-2 DAYS	6.5	9.7	6.3	8.6	6.0	2.2
-DISCRETIONARY	52.8	46.4	46.0	48.5	32.1	16.3
-NO ADDITIONAL DAYS FOR TRAVEL	36.6	38.0	42.2	37.8	55.2	73.1
V DEATH OCCURRING IMMEDIATELY PRIOR TO A WEEKEND:						
-LEAVE GRANTED AFTER WEEKEND	51.2	55.1	50.0	60.2	47.0	54.9
-NO FORMAL POLICY	16.3	18.1	14.1	6.4	11.2	10.1
-NOT GRANTED	32.5	26.8	35.9	33.4	41.8	35.0

## PERSONAL AND PARENTAL LEAVE

This benefit covers leave granted for reasons such as illness in the family, marriage, birth of a child or domestic emergencies.

## HIGHLIGHTS OF FINDINGS

- The survey results show an increase in the per cent of employers granting personal and parental leave either on a formal basis or as an informal practice. For Management/Professional staff, 94.0% of employers provided this benefit. Corresponding employer figures for Office and Non-Office employees are 92.6% and 84.3% respectively.
- In all employee categories a majority of employers, approximately 90%, indicated that leave credits are not required for receipt of this benefit.
- Paid maternity leave is granted by approximately 25% of employers.
- Unpaid maternity leave beyond the legislated period is available to employees of approximately 80% of the employers reporting for Management/Professional and Office employees and 75% of the employers reporting for Non-Office employees. Survey analysis showed the amount of additional leave available ranged from one week to two years, with 6 to 9 weeks being the most prevalent.
- Survey findings showed that approximately 55% of Management/Professional and Office employees are granted leave for illness in the family, while for the Non-Office category a lesser per cent (38%) are granted such leave.
- For domestic emergencies, 22.0% of employers responding for Management/Professional and Office employees and 17.4% for Non-Office stated that a policy of paid leave exists, while approximately 50.0% of employers indicated that domestic emergencies are treated on a discretionary basis.
- Self financed time off is provided by 2.1%, 1.0% and 1.1% of employers to Management/Professional, Office and Non-Office employees respectively.

INDUSTRIAL SECTOR

TABLE 19  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PERSONAL AND PARENTAL LEAVE  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PLAN PROVIDED	63.1	79.2	67.1	85.9	65.7	79.1
INFORMAL PRACTICE ONLY	30.9	18.5	25.5	12.3	18.6	7.8
PLAN NOT PROVIDED	6.0	2.3	7.4	1.8	15.7	13.1
CHARACTERISTICS OF <u>FORMAL</u> PLAN						
I SPECIAL CREDITS PROVIDED:						
-YES	6.4	10.7	7.0	11.5	5.4	6.6
-NO, CREDITS NOT REQUIRED	89.4	86.8	89.0	84.7	91.3	91.4
II PAID MARRIAGE LEAVE:						
-1 DAY	12.8	5.4	14.0	9.3	12.0	4.7
-2 TO 5 DAYS	13.8	29.4	13.0	20.9	15.2	11.0
-NOT GRANTED	66.0	59.3	67.0	67.4	69.6	83.4
III PAID MATERNITY LEAVE (EXCLUDING WAITING PERIOD FOR UIC BENEFITS):						
* -SUBSIDIZED BY EMPLOYER	7.4	4.2	7.0	4.7	6.5	3.2
** -SUBSIDIZED UNDER SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN	18.1	42.6	17.0	29.6	18.5	18.4
-NOT GRANTED	74.5	53.2	76.0	65.7	75.0	78.4
+ 1. RATE OF PAY AND DURATION OF LEAVE WHEN SUBSIDIZED BY EMPLOYER:						
-6 WEEKS AT 60% OF SALARY	28.5	22.6	28.5	9.8	33.3	22.4
-15 WEEKS AT 75% OF SALARY	14.3	20.2	14.3	12.2	16.7	11.6
-15 WEEKS AT 100% OF SALARY	28.6	54.1	28.6	72.1	33.3	57.0
-% VARIES WITH SERVICE	28.6	3.1	28.6	5.9	16.7	9.0
++ 2. RATE OF PAY AND DURATION OF LEAVE WHEN SUBSIDIZED BY SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN:						
-6 WEEKS AT 95% OF SALARY	5.9	27.9	5.9	20.3	5.9	7.9
-15 WEEKS AT 70 TO 95% OF SALARY	41.1	36.5	41.1	44.4	41.1	61.9
-17 WEEKS AT 90% OF SALARY	5.9	.2	5.9	.3	5.9	1.3
-18 WEEKS AT 85 TO 95% OF SALARY	35.3	32.4	35.3	31.7	35.3	23.0
-20 WEEKS AT 93% OF SALARY	5.9	2.4	5.9	2.1	5.9	4.3
-OTHER	5.9	.6	5.9	1.2	5.9	1.6
IV PAID LEAVE DURING UIC WAITING PERIOD:						
-EMPLOYER PAYS:						
-93 TO 95% OF SALARY	6.4	14.0	6.0	9.5	6.5	3.7
-100% OF SALARY	1.1	1.4	1.0	1.9	1.1	1.8
-SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN PAYS:						
-85% TO 95% OF SALARY	6.4	24.6	6.0	15.8	6.5	4.5
-SICK LEAVE CREDITS USED	2.1	3.0	2.0	2.3	2.2	7.9
-NONE	83.0	56.8	84.0	69.6	82.6	81.3

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"

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INDUSTRIAL SECTOR

TABLE 19  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PERSONAL AND PARENTAL LEAVE  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V UNPAID MATERNITY LEAVE BEYOND LEGISLATED PERIOD:						
-1 TO 5 WEEKS	7.4	5.5	7.0	9.1	5.4	4.3
-6 TO 9 WEEKS	26.6	39.1	27.0	37.9	23.9	30.8
-12 TO 24 WEEKS	9.6	10.0	10.0	14.1	9.8	15.6
-26 TO 35 WEEKS	8.5	7.4	9.0	4.1	6.5	2.8
-2 YEARS	6.4	14.8	6.0	9.9	6.5	5.0
-DISCRETIONARY	17.0	9.3	17.0	10.3	16.3	10.6
-N/A, NO POLICY, COMPLY WITH LEGAL REQUIREMENTS	7.4	5.6	6.0	4.9	6.5	12.4
-NOT GRANTED	16.0	8.3	17.0	9.7	25.1	18.5
VI PATERNITY LEAVE:						
-PAID PATERNITY LEAVE:						
-1 DAY	18.1	12.8	20.0	12.3	19.6	10.2
-2 TO 5 DAYS	7.4	16.8	7.0	14.1	6.5	5.3
-DISCRETIONARY	4.3	2.5	3.0	3.5	2.2	1.2
-UNPAID LEAVE	18.1	16.2	17.0	13.4	18.5	32.5
-BOTH PAID AND UNPAID LEAVE	3.2	4.9	3.0	3.2	3.3	1.1
-LEGAL REQUIREMENTS ONLY	3.2	1.0	3.0	2.0	3.3	1.7
-NOT GRANTED	45.7	45.8	47.0	51.5	46.6	48.0
VII ADOPTION LEAVE GRANTED TO FEMALES:						
-PAID LEAVE:						
-1 DAY	9.6	1.7	10.0	2.9	9.8	3.9
-2 TO 180 DAYS	7.4	16.0	7.0	12.6	6.5	4.7
-DISCRETIONARY	4.3	3.5	4.0	2.3	3.3	2.8
-UNPAID LEAVE	41.5	58.5	41.0	48.2	41.2	51.7
-DISCRETIONARY	7.4	4.9	8.0	6.1	8.7	15.7
-BOTH PAID AND UNPAID LEAVE	6.4	9.9	7.0	15.7	7.6	3.0
-LEGAL REQUIREMENTS ONLY	2.1	.6	2.0	.7	2.2	.4
-DISCRETIONARY	4.3	.6	4.0	1.4	1.1	.3
-NOT GRANTED	17.0	4.3	17.0	10.1	19.6	17.5
VIII ADOPTION LEAVE GRANTED TO MALES:						
-PAID LEAVE:						
-1 DAY	9.6	1.7	10.0	2.9	9.8	3.9
-2 TO 100 DAYS	7.4	15.9	8.0	15.8	7.6	5.3
-DISCRETIONARY	3.2	.6	3.0	1.3	2.2	.1
-UNPAID LEAVE	25.5	42.8	25.0	38.6	28.3	45.2
-DISCRETIONARY	7.4	5.2	8.0	6.0	7.6	15.7
-BOTH PAID AND UNPAID LEAVE	5.3	6.1	5.0	11.3	5.4	2.1
-LEGAL REQUIREMENTS ONLY	2.1	.6	2.0	.7	2.2	.4
-DISCRETIONARY	3.2	.6	3.0	1.3	1.1	.3
-NOT GRANTED	36.3	26.5	36.0	22.1	35.8	27.0
IX PAID LEAVE, ILLNESS IN THE FAMILY:						
-1 TO 5 DAYS	14.9	20.6	20.0	23.0	14.1	14.6
-NO MAXIMUM DAYS SPECIFIED	3.2	2.7	3.0	7.8	1.1	.2
-DISCRETIONARY	34.0	36.2	26.0	22.9	20.7	8.1
-NOT GRANTED	44.7	34.6	48.0	41.8	62.0	75.6
X PAID LEAVE, DOMESTIC EMERGENCIES:						
-GRANTED	22.3	33.3	22.0	28.2	17.4	15.3
-DISCRETIONARY	59.6	49.9	54.0	49.1	45.6	22.3
-NOT GRANTED	18.1	16.8	24.0	22.7	37.0	62.4



INDUSTRIAL SECTOR

TABLE 19  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PERSONAL AND PARENTAL LEAVE  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XI PAID LEAVE, OTHER CIRCUMSTANCES:						
-GRANTED	33.0	29.3	34.0	33.5	23.9	19.7
-DISCRETIONARY	38.3	45.5	33.0	36.4	26.1	14.2
-NOT GRANTED	28.7	25.2	33.0	30.1	50.0	66.1
XII MAXIMUM ANNUAL AMOUNT OF PAID PERSONAL LEAVE:						
-2 TO 10 DAYS	9.6	15.6	10.0	16.5	7.6	7.6
-NO SPECIFIED MAXIMUM	79.8	72.3	78.0	70.7	75.0	44.3
-N/A, NO PAID PERSONAL LEAVE	9.6	8.3	11.0	10.6	15.2	47.1
XIII SELF FINANCED TIME OFF:						
-AVAILABLE	2.1	4.7	1.0	1.3	1.1	1.2
-NOT AVAILABLE	97.9	95.3	99.0	98.7	98.9	98.8

PAID REST PERIODS

Paid rest periods are intervals during which employees are permitted to stop work either under the employer's formal authorization or by means of informal arrangements. Excluded from this tabulation are wash-up time and meal breaks during regular working hours.

- The majority of employers indicated that the most common rest period provision is two 15-minute breaks per day.

TABLE 20  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID REST PERIODS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
REST PERIODS PROVIDED	108	46,186	121	62,142	129	91,073
REST PERIODS NOT PROVIDED	41	27,339	28	16,657	11	11,064
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
REST PERIODS PROVIDED	72.5	62.8	81.2	78.9	92.1	89.2
REST PERIODS NOT PROVIDED	27.5	37.2	18.8	21.1	7.9	10.8
CHARACTERISTICS OF PLAN PROVIDED						
I REST PERIODS AUTHORIZED AS:						
- FORMAL PRACTICE	50.0	48.7	62.8	61.6	83.7	77.9
- INFORMAL PRACTICE	50.0	51.3	37.2	38.4	16.3	22.1

### EDUCATIONAL LEAVE PLANS

This benefit includes only full-time leave of absence granted for the purpose of attending a recognized academic/technical institution, i.e. part-time courses and university co-operative plans are not included.

### HIGHLIGHTS OF FINDINGS

- Education leave is granted either formally or informally by 57.0% of employers for the Management/Professional, 53.0% for Office and 43.6% for the Non-Office category.
- A majority of employers in all three categories reported a policy of unpaid leave only, specifically 59.3%, 64.8% and 65.1% for Management/Professional, Office and Non-Office respectively.
- For the majority of employers providing paid leave there are variable pay provisions or the rate of pay is discretionary.
- Approximately 66% of employers covering all three employee categories require a commitment of continuing employment when paid leave is granted. The commitment required is fairly evenly distributed over several options.
- Over 25% of employers responded that the maximum length of leave granted is 12 months, while approximately 25% stated that no policy exists regarding the maximum length of leave.
- More than 75% of employers have some provision for the continuance of employee benefit plans during the leave period.

INDUSTRIAL SECTOR

TABLE 21  
INCIDENCE AND CHARACTERISTICS  
CANADA  
EDUCATIONAL LEAVE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PLAN PROVIDED	39.6	63.9	36.2	45.4	30.7	42.3
INFORMAL PRACTICE ONLY	17.4	15.9	16.8	16.6	12.9	12.5
PLAN NOT PROVIDED	43.0	20.2	47.0	38.0	56.4	45.2
CHARACTERISTICS OF <u>FORMAL</u> EDUCATIONAL LEAVE						
I EMPLOYEES ELIGIBLE:						
-YES	67.8	66.1	70.4	62.2	69.8	46.8
* -NO	32.2	33.9	29.6	37.8	30.2	53.2
+ 1. ELIGIBILITY REQUIREMENTS:						
-SERVICE:						
-1 YEAR	21.1	22.0	25.0	11.8	23.1	10.4
-3 TO 5 YEARS	21.1	27.1	18.8	24.6	23.1	41.4
-DISCRETIONARY	15.8	6.2	12.5	17.1	7.7	4.2
-COMBINATION OF VARIOUS FACTORS	31.6	35.3	37.5	44.7	38.5	43.0
2. CRITERIA USED IN GRANTING EDUCATIONAL LEAVE:						
-SERVICE	6.8	9.7	5.6	6.4	4.7	.3
-OPERATIONAL REQUIREMENTS	8.5	7.4	7.4	7.1	9.3	10.8
-BENEFIT TO EMPLOYER	16.9	23.4	16.7	18.4	14.0	9.3
-TYPE OF DEGREE SOUGHT	1.7	.1	1.9	.4	2.3	11.1
-COMBINATION OF FACTORS	52.5	52.2	57.4	55.5	58.1	46.0
-DISCRETIONARY	5.1	2.1	3.7	2.0	4.7	1.7
-NO CRITERIA	3.4	3.0	3.7	7.3	4.7	20.8
II EDUCATIONAL LEAVE PROVISIONS:						
1. RATE OF PAY WHILE ON LEAVE:						
* -FULL PAY	5.1	12.4	.0	.0	.0	.0
* -60% TO 80%	3.4	6.5	3.7	6.4	4.7	1.9
* -DISCRETIONARY	15.3	7.6	20.4	15.3	20.9	23.7
* -VARIABLE PAY PROVISIONS	16.9	16.6	11.1	11.5	9.3	3.0
-N/A, UNPAID LEAVE ONLY	59.3	56.9	64.8	66.8	65.1	71.4
+ 2. FIELD OF STUDY, WHEN ON PAID LEAVE:						
-DIRECTLY RELATED TO EMPLOYER'S NEEDS	87.5	91.6	94.7	98.0	100.0	100.0
-DIRECT RELATIONSHIP UNNECESSARY	12.5	8.4	5.3	2.0	.0	.0
+ 3. EMPLOYEE COMMITMENT, WHEN PAID LEAVE GRANTED:						
-1 TO 3 YEARS OF SERVICE	8.3	1.6	5.3	7.9	6.7	6.7
-SAME LENGTH AS LEAVE PERIOD	16.7	20.9	10.5	3.8	13.3	39.1
-TWICE LEAVE PERIOD	16.7	28.5	15.8	25.0	20.0	17.7
-OTHER COMMITMENT	16.7	14.6	15.8	12.3	13.3	14.7
-DISCRETIONARY	12.5	1.4	15.8	3.0	13.3	.6
-NO COMMITMENT	29.1	33.0	36.8	48.0	33.4	21.2
III EMPLOYER'S CONTRIBUTION TO TUITION FEES:						
-100%	27.1	27.2	22.2	18.3	20.9	9.3
-75%	8.5	5.7	9.3	5.4	9.3	16.6
-DISCRETIONARY	20.3	11.0	22.2	13.1	20.9	15.2
-OTHER	15.3	20.7	16.7	31.7	16.3	32.3
-NO CONTRIBUTION	23.7	33.8	20.4	24.6	20.9	24.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"

INDUSTRIAL SECTOR

TABLE 21  
INCIDENCE AND CHARACTERISTICS  
CANADA  
EDUCATIONAL LEAVE PLANS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV MAXIMUM DURATION OF EDUCATIONAL LEAVE:						
-12 MONTHS	28.8	32.2	31.5	38.5	23.3	20.2
-24 TO 48 MONTHS	11.9	23.7	11.1	24.1	11.6	23.9
-VARIES WITH DEGREE SOUGHT	25.4	23.6	24.1	19.2	27.9	26.1
-DISCRETIONARY	5.1	2.7	7.4	5.7	7.0	3.9
-NO MAXIMUM SPECIFIED	25.4	16.8	22.2	10.5	23.3	15.8
V STATUS OF BENEFITS DURING EDUCATIONAL LEAVE:						
-LEVEL OF BENEFITS MAINTAINED AND EMPLOYER CONTINUES TO CONTRIBUTE TOWARDS COST	28.8	27.8	24.1	13.4	25.4	14.4
-LEVEL OF BENEFITS MAINTAINED AND EMPLOYER DOES NOT CONTRIBUTE TOWARDS COST	16.9	25.6	14.8	28.4	16.3	18.4
-LEVEL OF BENEFITS MAINTAINED AND EMPLOYER CONTRIBUTION IS REDUCED	6.8	3.1	7.4	5.3	7.0	5.7
-EMPLOYEES HAVE OPTION OF CONTINUING INSURANCE COVERAGE AT OWN COST	10.2	5.8	9.3	4.9	9.3	1.9
-OTHER	18.6	32.3	18.5	29.8	23.3	20.8
-DISCRETIONARY	6.8	1.1	7.4	7.3	4.7	2.4
-BENEFITS NOT PROVIDED	11.9	4.3	18.5	10.9	14.0	36.4



TIME OFF FOR UNION BUSINESS

This section presents information on the provisions relating to time off and pay policies applicable to employers who are involved with a variety of union activities which require them to be away from their regular duties.

- Time off for union business is provided by 14.1% of employers for the Management/Professional category, 40.9% and 72.8% for the Office and Non-Office categories respectively.
- While there are a number of time-off provisions the most universally found ones (approximately 80%) are to attend negotiations or grievance procedures.
- Where employers provide a leave of absence for full-time union duties, 32.2%, 56.7% and 48.2% of Management/Professional, Office and Non-Office employees respectively, continue to participate in benefit and pension plans.

## INDUSTRIAL SECTOR

TABLE 22  
INCIDENCE AND CHARACTERISTICS  
CANADA  
TIME-OFF FOR UNION BUSINESS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PROVIDED	14.1	28.6	40.9	54.4	72.8	78.6
NO UNION OR ASSOCIATION PRESENT:	80.5	70.1	53.1	43.7	23.6	16.5
NOT PROVIDED	5.4	1.3	6.0	1.9	3.6	4.9
CHARACTERISTICS OF PLAN PROVIDED						
I TIME-OFF GRANTED FOR NEGOTIATIONS:						
-WITH PAY	80.9	80.2	77.0	87.0	75.5	57.6
-WITHOUT PAY	14.3	17.5	16.4	11.4	21.6	38.9
-NOT GRANTED	4.8	2.3	.0	.0	1.0	.8
II TIME-OFF TO ATTEND GRIEVANCE PROCEDURES:						
-WITH PAY	85.7	82.7	83.6	80.3	84.3	66.9
-WITHOUT PAY	9.5	11.5	14.8	17.2	13.7	27.8
-NOT GRANTED	4.8	5.8	.0	.0	1.0	4.1
III TIME-OFF TO ATTEND UNION MEETINGS:						
-WITH PAY	38.1	31.9	36.1	30.7	28.4	20.1
-WITHOUT PAY	52.3	50.4	49.2	56.0	52.0	49.9
-NOT GRANTED	4.8	2.3	6.6	4.3	6.9	16.0
-NO MEETINGS DURING WORKING HOURS	4.8	15.4	6.6	7.7	7.8	3.6
IV TIME-OFF TO ATTEND UNION CONVENTIONS:						
-WITH PAY	23.8	12.3	24.6	17.2	14.7	11.7
-WITHOUT PAY	47.6	58.6	62.3	76.3	71.6	79.1
-NO SUCH CONVENTIONS HELD	23.8	26.8	6.6	5.5	7.8	3.4
-NOT GRANTED	4.8	2.3	3.3	.6	3.9	2.3
V TIME-OFF TO ATTEND UNION COURSES:						
-WITH PAY	23.8	5.1	19.7	12.4	10.8	6.4
-WITHOUT PAY	61.9	82.9	62.3	63.4	63.7	65.4
-NO SUCH COURSES HELD	14.3	12.0	11.5	11.7	14.7	10.7
-NOT GRANTED	.0	.0	4.9	3.0	6.9	15.2
VI MAXIMUM NUMBER OF EMPLOYEES GRANTED SIMULTANEOUS PAID TIME OFF:						
-1 TO 3	19.0	16.4	18.0	24.5	12.7	8.1
-4 TO 6	23.8	27.3	26.2	36.2	21.6	18.4
-7 TO 15	.0	.0	4.9	4.2	9.8	8.1
-VARIES WITH UNION FUNCTIONS	.0	.0	1.6	.1	2.0	.2
-NO MAXIMUM SPECIFIED	33.4	37.9	37.8	28.2	37.2	41.1
-DISCRETIONARY	9.5	1.1	4.9	3.5	6.9	4.8
-N/A, NO PAID TIME-OFF	14.3	17.3	6.6	3.3	9.8	19.3
VII MAXIMUM NUMBER OF PAID EMPLOYEE DAYS GRANTED PER YEAR:						
- 6 TO 20	9.5	2.5	4.9	1.1	1.0	.5
-24 TO 100	4.8	15.4	13.1	21.5	11.8	5.9
-NO MAXIMUM SPECIFIED	66.7	63.8	72.1	69.4	69.6	68.9
-N/A, NO PAID TIME-OFF	14.3	17.3	8.2	7.3	15.7	23.6
VIII FORMAL POLICY GRANTING LEAVE OF ABSENCE FOR FULL-TIME UNION DUTIES:						
* -YES, FORMALLY GRANTED	38.1	37.9	55.7	63.9	67.7	85.5
-N/A, NO FULL-TIME UNION REPRESENTATIVE	33.3	24.1	16.4	19.2	13.7	3.4
-NOT GRANTED	28.6	38.0	27.9	16.9	18.6	11.1

INDUSTRIAL SECTOR

TABLE 22  
INCIDENCE AND CHARACTERISTICS  
CANADA  
TIME-OFF FOR UNION BUSINESS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. MAXIMUM DURATION OF LEAVE OF ABSENCE						
-1 YEAR	25.0	17.3	20.6	11.5	29.0	30.6
-2 YEARS	12.5	31.6	11.8	21.6	13.0	5.8
-3 TO 6 YEARS	.0	.0	8.8	6.4	8.7	14.6
-ONE TERM OF OFFICE	12.5	4.0	11.8	12.4	13.0	14.6
-NO MAXIMUM SPECIFIED	50.0	47.1	47.0	48.1	36.3	34.4
+ 2. WHERE LEAVE OF ABSENCE IS GRANTED, EMPLOYEE'S PARTICIPATION IN BENEFIT AND PENSION PLANS:						
-CONTINUE	25.0	32.2	47.1	56.7	50.8	48.2
-CEASE	50.0	61.5	17.6	13.1	23.2	27.3
-IS OPTIONAL	12.5	4.0	20.6	23.3	13.0	16.9
-VARIES WITH PLAN	12.5	2.3	14.7	6.9	13.0	7.6
+ 3. WHILE ON LEAVE OF ABSENCE, SENIORITY IS:						
-HELD	37.5	30.2	29.4	37.2	23.2	24.6
-ACCUMULATED	62.5	69.8	70.6	62.8	75.4	70.6
-NO SENIORITY PROVISIONS	.0	.0	.0	.0	1.4	4.8

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*" "

MISCELLANEOUS POLICIES AND PRACTICES

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES

Severance pay and retirement allowances are cash payments or paid leave granted to employees upon termination of employment for various reasons, or upon retirement. These payments are in addition to any payment for earned vacation or accumulated sick leave credits that were not taken by the employee. Payments that are, in fact, return of contributions made to pension or retirement saving programs are also excluded.

- There have been virtually no changes in the incidence or characteristics of severance pay plans since last surveyed.
- In establishments that have a formal severance pay plan the most common formula used is "uniform number of days per year of service" followed by "variable severance allowance based on months/years of service".
- For the establishments granting severance pay for normal or early retirement reasons, the predominant formulae used are evenly split between "variable severance allowance based on months/years of service" and "uniform number of days of pay per year of service".

INDUSTRIAL SECTOR

TABLE 23  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PLAN PROVIDED	44.3	51.9	45.0	56.7	47.2	47.3
UNWRITTEN PRACTICE ONLY	32.2	24.8	27.5	19.9	12.1	6.7
NO PLAN PROVIDED	23.5	23.3	27.5	23.4	40.7	46.0
CHARACTERISTICS OF <u>FORMAL</u> PLAN PROVIDED						
I SEVERANCE PAY GRANTED ON RESIGNATION:						
-NOT GRANTED	97.0	95.6	97.0	96.0	95.5	95.7
II SEVERANCE PAY GRANTED ON LAY-OFF DUE TO TECHNOLOGICAL CHANGE:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE	28.8	25.5	28.4	19.5	37.9	44.7
-UNIFORM NO. OF DAYS OF PAY	3.0	3.4	3.0	8.7	1.5	8.5
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE OF THE ABOVE	12.1	15.0	16.4	18.8	15.2	11.6
-OTHER FORMULA	12.1	6.1	10.4	5.6	6.1	4.2
-NOT GRANTED	31.8	43.6	31.3	38.9	33.3	29.5
III SEVERANCE PAY GRANTED ON DISAPPEARANCE OF A FUNCTION DUE TO LACK OF WORK OR REORGANIZATION:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE	28.8	26.1	29.9	20.0	33.3	41.7
-UNIFORM NO. OF DAYS OF PAY	4.5	6.9	3.0	8.7	1.5	8.5
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	16.7	16.8	22.4	25.8	19.7	14.1
-OTHER FORMULA	12.1	6.1	10.4	5.4	4.5	2.8
-NOT GRANTED	24.2	36.5	23.9	32.8	34.8	31.3
IV SEVERANCE PAY GRANTED FOR REDUNDANCIES RESULTING FROM PLANT RELOCATION OR CLOSURE:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE	28.8	20.4	29.9	19.6	36.4	44.5
-UNIFORM NO. OF DAYS OF PAY	4.5	6.9	3.0	8.7	1.5	8.5
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	15.2	15.4	20.9	19.7	18.2	12.9
-OTHER FORMULA	10.6	5.9	9.0	3.8	3.0	1.0
-UNWRITTEN PRACTICE	6.1	4.0	6.0	6.2	6.1	3.6
-NOT GRANTED	28.8	44.5	26.9	39.5	33.3	29.4
V SEVERANCE PAY GRANTED ON LAY-OFF (FOR REASONS OTHER THAN TECHNOLOGICAL CHANGE, DISAPPEARANCE OF A FUNCTION DUE TO LACK OF WORK OR REORGANIZATION AND REDUNDANCIES RESULTING FROM PLANT RELOCATION OR CLOSURE):						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE	27.3	23.9	25.4	16.4	28.8	31.8
-UNIFORM NO. OF DAYS OF PAY	3.0	3.4	3.0	8.7	1.5	8.5
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	7.6	7.2	11.9	13.9	10.6	10.4
-OTHER FORMULA	12.1	7.2	10.4	4.8	1.5	1.3
-NOT GRANTED	42.4	54.4	43.3	51.1	54.5	47.8



INDUSTRIAL SECTOR

TABLE 23  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI SEVERANCE PAY GRANTED ON DISMISSAL FOR CAUSE:						
-GRANTED	7.6	18.6	6.0	11.7	4.5	4.4
-NOT GRANTED	92.4	81.4	94.0	88.3	95.5	95.6
VII SEVERANCE PAY GRANTED ON DEATH:						
-GRANTED	22.7	22.2	23.9	19.0	22.7	13.5
-NOT GRANTED	77.3	77.8	76.1	81.0	77.3	86.5
VIII SEVERANCE PAY GRANTED ON DISMISSAL FOR INCAPACITY (PHYSICALLY OR MENTALLY):						
-GRANTED	25.8	26.0	25.4	33.9	18.2	18.3
-NOT GRANTED	74.2	74.0	74.6	66.1	81.8	81.7
IX SEVERANCE PAY GRANTED ON DISMISSAL FOR INCOMPETENCE:						
-GRANTED	33.3	43.1	32.8	47.8	25.8	34.5
-NOT GRANTED	66.7	56.9	67.2	52.2	74.2	65.5
X SEVERANCE PAY GRANTED ON RETIREMENT DUE TO DISABILITY:						
-GRANTED	21.2	16.8	22.4	20.1	21.2	17.8
-NOT GRANTED	78.8	83.2	77.6	79.9	78.8	82.2
XI SEVERANCE PAY GRANTED ON RETIREMENT:						
-GRANTED	39.4	34.2	40.3	45.0	40.9	25.4
-NOT GRANTED	60.6	65.8	59.7	55.0	59.1	74.6
XII SEVERANCE PAY GRANTED ON EARLY RETIREMENT:						
-GRANTED	45.5	58.0	44.8	51.3	43.9	27.3
-NOT GRANTED	54.5	42.0	55.2	48.7	56.1	72.7
XIII SEVERANCE PAY GRANTED FOR OTHER CIRCUMSTANCES:						
-NOT GRANTED	100.0	100.0	100.0	100.0	98.5	99.8

# MEMBERSHIP FEES

Some establishments subsidize memberships or pay registration fees for those employees who need to register with or be members of a provincial or governing body. In most instances this benefit is provided because the maintenance of the employees' professional status or certification is essential for the performance of the job. This may apply to such professions as engineer, architect, actuary, lawyer, nurse and accountant.

- Of the 149 establishments responding, 136 indicated that professional membership was a requirement for selected Management/Professional positions while 18 and 7 establishments respectively indicated that there was such a requirement for Office and Non-Office positions.
- The majority of employers reimbursed their employees for membership/registration fees. The most common level of reimbursement for Management/Professional and Office employees was 100%, whereas for the majority of Non-Office employees requiring professional membership, fees were not reimbursed.

TABLE 24  
INCIDENCE AND CHARACTERISTICS  
CANADA  
MEMBERSHIP FEES  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PROFESSIONAL MEMBERSHIP REQUIRED	136	69,970	18	6,326	7	9,786
PROFESSIONAL MEMBERSHIP NOT REQUIRED	10	3,317	6	2,108	4	1,596
N/A/, NO PROFESSIONAL EMPLOYEES	3	238	125	70,365	129	90,755
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PROFESSIONAL MEMBERSHIP REQUIRED	91.3	95.2	12.1	8.0	5.0	9.6
PROFESSIONAL MEMBERSHIP NOT REQUIRED	6.7	4.5	4.0	2.7	2.9	1.6
N/A/, NO PROFESSIONAL EMPLOYEES	2.0	.3	83.9	89.3	92.1	88.8
EMPLOYERS CONTRIBUTION						
I REIMBURSEMENT OF MEMBERSHIP/REGISTRATION FEES:						
-100%	66.2	50.9	66.7	44.4	57.1	13.4
-NOT REIMBURSED	21.3	37.4	16.7	46.3	28.6	86.5

RELOCATION POLICY ON EMPLOYER-INITIATED TRANSFERS

This benefit examines, in depth, the policies and provisions that apply in the event of employer-initiated transfers. Data presented are based only on establishments having a formal relocation policy.

- Travel by car is the most common method of relocation and is almost universally reimbursed. Approximately 85% of employers cover fare and meals if traveling by bus or train and a similar proportion compensate air travel with no specified minimum.
- Compensation for shipment of mobile homes and recreational equipment is not granted in the majority of cases.
- For those employees with a service requirement in order to avoid repayment of relocation expenses, the most common commitment period is one year.

INDUSTRIAL SECTOR

TABLE 25  
INCIDENCE AND CHARACTERISTICS  
CANADA  
RELOCATION POLICY ON  
EMPLOYER-INITIATED TRANSFERS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
COMPENSATED FORMALLY	58.4	56.9	42.9	54.4	24.3	34.6
UNWRITTEN PRACTICE	16.1	8.1	9.4	3.8	7.9	4.1
N/A, NO EMPLOYER-INITIATED TRANSFERS	18.1	25.8	32.9	28.2	48.5	47.7
NOT COMPENSATED	7.4	9.2	14.8	13.6	19.3	13.6
CHARACTERISTICS OF <u>FORMAL</u> COMPENSATION						
I EMPLOYEES ELIGIBLE FOR COMPENSATION: ALL EMPLOYEES WHO ARE SUBJECT TO TRANSFER						
	100.0	100.0	100.0	100.0	100.0	100.0
II HOUSE HUNTING TRIPS:						
FINANCIAL ASSISTANCE TO EMPLOYEE: PROVIDED						
	96.6	96.5	92.2	84.6	85.3	81.6
III HOUSING ASSISTANCE:						
1. WHERE EMPLOYEE OWNS HOME, FINANCIAL ASSISTANCE PROVIDED TO COVER:						
A. ADVERTISING SALE OF HOME	82.8	86.7	79.7	74.4	70.6	54.7
B. REAL ESTATE AGENTS' FEES	93.1	97.7	93.8	88.4	88.2	91.0
C. LEGAL FEES	92.0	97.6	93.8	88.4	88.2	91.0
D. MORTGAGE REPAYMENT PENALTY	70.1	61.3	62.5	43.2	55.9	46.3
E. PAYMENT OF INTEREST ON MORTGAGE UNTIL HOUSE SOLD	60.9	66.4	54.7	58.4	52.9	37.0
F. PAYMENT OF TAXES, MAINTENANCE AND SECURITY UNTIL HOUSE SOLD	56.3	60.3	50.0	43.9	41.2	29.7
G. TAKE-OVER OF HOUSE WHEN EMPLOYEE UNABLE TO SELL	65.5	74.6	54.7	47.9	55.9	34.1
2. WHERE EMPLOYEE PURCHASES HOME, FINANCIAL ASSISTANCE PROVIDED IN THE FORM OF						
A. BRIDGE FINANCING LOANS	70.1	72.9	64.1	63.6	55.9	51.8
B. LONG-TERM LOANS	36.8	33.4	29.7	26.0	17.6	11.8

INDUSTRIAL SECTOR

TABLE 25  
INCIDENCE AND CHARACTERISTICS  
CANADA  
RELOCATION POLICY ON  
EMPLOYER-INITIATED TRANSFERS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. FINANCIAL ASSISTANCE PROVIDED IN THE FORM OF:						
A. RENT OR MORTGAGE INTEREST DIFFERENTIALS IN NEW, HIGHER COST AREA	43.7	29.3	42.2	22.9	26.5	21.6
B. PAYMENT OF HOUSING COST DIFFERENTIALS BETWEEN OLD AND NEW LOCATIONS	43.7	35.3	40.6	30.7	29.4	27.8
C. PAYMENT OF RENT AT NEW LOCATION PRIOR TO MOVE	49.4	39.7	43.8	32.3	41.2	31.7
D. PAYMENT OF INDIRECT MOVING EXPENSES	95.4	99.1	87.5	88.1	82.4	73.3
IV PAYMENT OF MOVING EXPENSES PROVIDED BY EMPLOYER						
1. COST OF PACKING & MOVING FURNITURE & EFFECTS	98.9	99.7	98.4	99.6	100.0	100.0
2. INSURANCE IN TRANSIT	93.1	94.2	89.1	88.4	88.2	68.0
3. SHORT-TERM STORAGE (LESS THAN 60 DAYS)						
-100%	72.4	77.6	71.9	74.8	73.5	62.0
-DISCRETIONARY	23.0	13.1	20.3	16.5	20.6	31.9
-NO COMPENSATION	4.6	9.3	7.8	8.7	5.9	6.1
4. PERCENTAGE OF LONG-TERM STORAGE (60 OR MORE DAYS) PAID BY EMPLOYER:						
-100%	23.0	38.5	23.4	22.7	32.4	13.9
-DISCRETIONARY	50.6	35.5	43.8	34.5	38.2	28.6
-NO COMPENSATION	26.4	26.0	32.8	42.8	29.4	57.5
5. COMPENSATION FOR SHIPMENT OF CARS						
-COMPENSATED	90.9	96.0	85.9	91.8	73.5	58.0
-DISCRETIONARY	1.1	.3	.0	.0	.0	.0
-NOT COMPENSATED	8.0	3.7	14.1	8.2	26.5	42.0
V PAYMENT OF FAMILY TRAVEL COSTS PROVIDED:						
1. COMPENSATION FOR FARE AND MEALS FOR BUS OR TRAIN TRAVEL	89.7	90.1	84.4	84.1	82.4	76.9
2. COMPENSATION FOR TRAVEL BY CAR	97.7	98.1	92.2	90.5	91.2	95.1
+ 3. MEALS PAID IN TRANSIT	95.3	97.1	93.2	97.5	100.0	100.0
+ 4. ACCOMMODATION PAID IN TRANSIT	96.5	97.2	94.9	97.6	96.8	86.1
+ 5. INCIDENTAL EXPENSES PAID IN TRANSIT	72.9	69.6	74.6	80.4	67.7	51.6



INDUSTRIAL SECTOR

TABLE 25  
INCIDENCE AND CHARACTERISTICS  
CANADA  
RELOCATION POLICY ON  
EMPLOYER-INITIATED TRANSFERS  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI TEMPORARY LIVING EXPENSES PROVIDED FOR EMPLOYEE AND DEPENDENTS AT DESTINATION:						
1. FINANCIAL ASSISTANCE						
* YES	92.0	87.4	89.1	89.3	91.2	86.1
+ 2. ACCOMMODATION PAID	86.9	82.6	88.3	82.7	93.8	98.8
+ 3. INCIDENTAL EXPENSES PAID	70.2	67.6	75.0	82.7	71.9	78.9
VII LENGTH OF SERVICE REQUIRED TO AVOID REPAYMENT OF RELOCATION EXPENSES:						
-2 TO 48 MONTHS	18.4	14.1	18.8	24.3	20.6	22.0
-NO SERVICE REQUIRED	21.8	50.9	21.9	44.8	29.4	31.0
-NO FORMAL POLICY	58.6	34.5	57.8	30.6	47.1	43.3
VIII FINANCIAL ASSISTANCE FOR RELOCATION EXPENSES WHEN EMPLOYEE REQUESTS THE THE TRANSFER AND THE COMPANY AGREES:						
-YES, FULLY PAID	19.5	15.0	10.9	4.9	11.8	1.4
-YES, PARTIALLY PAID	18.4	22.6	25.0	35.4	26.5	25.5
-DISCRETIONARY	17.2	25.2	17.2	15.6	14.7	14.3
-NOT REIMBURSED	44.9	37.2	46.9	44.1	47.0	58.8

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

# RELOCATION POLICY ON RECRUITMENT

This benefit examines the policy for payment of relocation expenses upon recruitment.

- When costs are reimbursed the most common incidence is "partially paid". For Management/Professional employees, 30.2% of responding employers partially pay relocation costs; for Office and Non-Office, the incidence of partial payment by employers is lower at 21.5% and 15.7% respectively.

TABLE 26  
INCIDENCE AND CHARACTERISTICS  
CANADA  
RELOCATION POLICY ON RECRUITMENT  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
-YES, FULLY PAID	28	11,100	17	9,471	8	6,883
-YES, PARTIALLY PAID	45	30,547	32	23,793	22	26,658
-NEGOTIATED UPON HIRE	23	8,597	14	8,962	9	12,783
-DISCRETIONARY	10	4,668	9	7,723	9	6,639
-NOT REIMBURSED	43	18,613	77	28,850	92	49,174
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
-YES, FULLY PAID	18.8	15.1	11.4	12.0	5.7	6.7
-YES, PARTIALLY PAID	30.2	41.6	21.5	30.2	15.7	26.1
-NEGOTIATED UPON HIRE	15.4	11.7	9.4	11.4	6.4	12.5
-DISCRETIONARY	6.7	6.3	6.0	9.8	6.4	6.5
-NOT REIMBURSED	28.9	25.3	51.7	36.6	65.8	48.2

CONTINUING PART-TIME EMPLOYEES

For this survey, continuing part-time employees are taken to mean regular staff members who have hours of work that are less than the establishment's normal working hours. Several incumbents of job-sharing positions are included. Seasonal or casual employees, e.g. summer students or casual help during vacation periods, are excluded from this group.

It should be noted that the total number of employees presented under 'Incidence - Number' is the total number of continuing part-time employees in those establishments which indicated the hiring of such employees. For those establishments that do not have any continuing part-time employees, zero employees are indicated for the incidence question. The two establishments reporting that no information is available on the number of continuing part-time employees are included in the establishment numbers but are counted as having zero employees for tabulating the number of employees. In analysing the characteristics tables please bear in mind that they are percentages of only establishments having continuing part-time employees.

- There is virtually no change since the last survey in the numbers of continuing part-time employees, in the percentage of establishments having these employees or in the level of benefits offered to them.
- Operational requirements by unit or by establishment are still the most important factors in determining hours of work.
- In 53.1%, 72.2% and 74.0% of establishments for the employee categories of Management/Professional, Office and Non-Office respectively, continuing part-time employees are not considered for overtime until after the equivalent of regular full-time hours have been worked.



INDUSTRIAL SECTOR

TABLE 27  
INCIDENCE AND CHARACTERISTICS  
CANADA  
CONTINUING PART-TIME EMPLOYEES  
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
CONTINUING PART-TIME EMPLOYEES	32	3,537	90	7,796	46	8,929
NO CONTINUING PART-TIME EMPLOYEES	117		59		94	
TOTAL NUMBER	149	3,537	149	7,796	140	8,929
	PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
INCIDENCE - PERCENTAGE						
CONTINUING PART-TIME EMPLOYEES	21.5	100.0	60.4	100.0	32.9	100.0
NO CONTINUING PART-TIME EMPLOYEES	78.5		39.6		67.1	
CHARACTERISTICS OF PLANS PROVIDED						
I NUMBER OF CONTINUING PART-TIME EMPLOYEES:						
- 1 TO 11 EMPLOYEES	59.4	43.6	46.7	22.0	32.6	27.6
- 12 TO 100 EMPLOYEES	9.4	15.7	31.1	29.9	32.6	13.4
- 112 TO 910 EMPLOYEES	28.1	34.5	18.9	39.7	30.4	40.5
- MORE THAN 910 EMPLOYEES	.0	.0	1.1	5.5	2.2	16.3
II HOURS IN THE NORMAL WORK WEEK:						
- 8 TO 16 HOURS	6.3	2.9	4.4	8.7	6.5	3.2
- 17 TO 24 HOURS	31.3	24.1	45.6	38.9	26.1	32.3
- VARIABLE HOURS PER WEEK	56.3	53.5	45.6	51.6	56.5	55.7
III BENEFIT COVERAGE:						
1. LIFE, HEALTH AND SICKNESS PLANS:						
- SAME POLICY AS FOR FULL-TIME EMPLOYEES	56.3	62.2	60.0	63.8	47.8	45.8
- NO COVERAGE	28.1	12.5	22.2	12.7	30.4	13.5
2. PENSIONS:						
- SAME POLICY AS FOR FULL-TIME EMPLOYEES	59.4	59.9	58.9	69.1	54.3	54.8
- NO COVERAGE	37.5	20.8	36.7	26.8	39.1	38.5
3. VACATIONS:						
- SAME POLICY AS FOR FULL-TIME EMPLOYEES	6.3	7.9	8.9	5.9	8.7	6.0
- SAME POLICY BUT PRO-RATED	68.8	75.0	64.4	73.6	60.9	78.5
- LEGAL REQUIREMENTS ONLY	21.9	16.6	25.6	20.0	28.3	15.1
4. HOLIDAYS:						
- SAME POLICY AS FOR FULL-TIME EMPLOYEES	28.1	36.4	18.9	16.4	26.1	12.9
- SAME POLICY BUT PRO-RATED	37.5	33.3	43.3	49.2	37.0	67.1
- LEGAL REQUIREMENTS ONLY	21.9	22.4	25.6	22.6	30.4	18.2
- OTHER PROVISIONS	12.5	7.9	12.2	11.8	6.5	1.8
IV CASH IN LIEU OF INSURED BENEFITS FOR WHICH CONTINUING PART-TIME EMPLOYEES ARE NOT ELIGIBLE:						
- PAID	15.6	10.5	5.6	4.1	6.5	13.1
- NOT PAID	84.4	89.5	94.4	95.9	93.5	86.9





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